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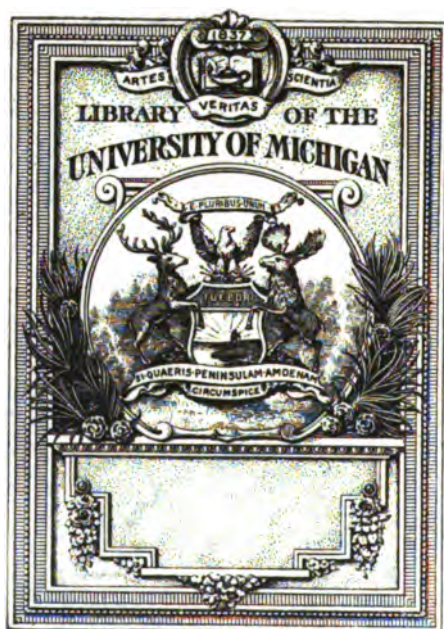
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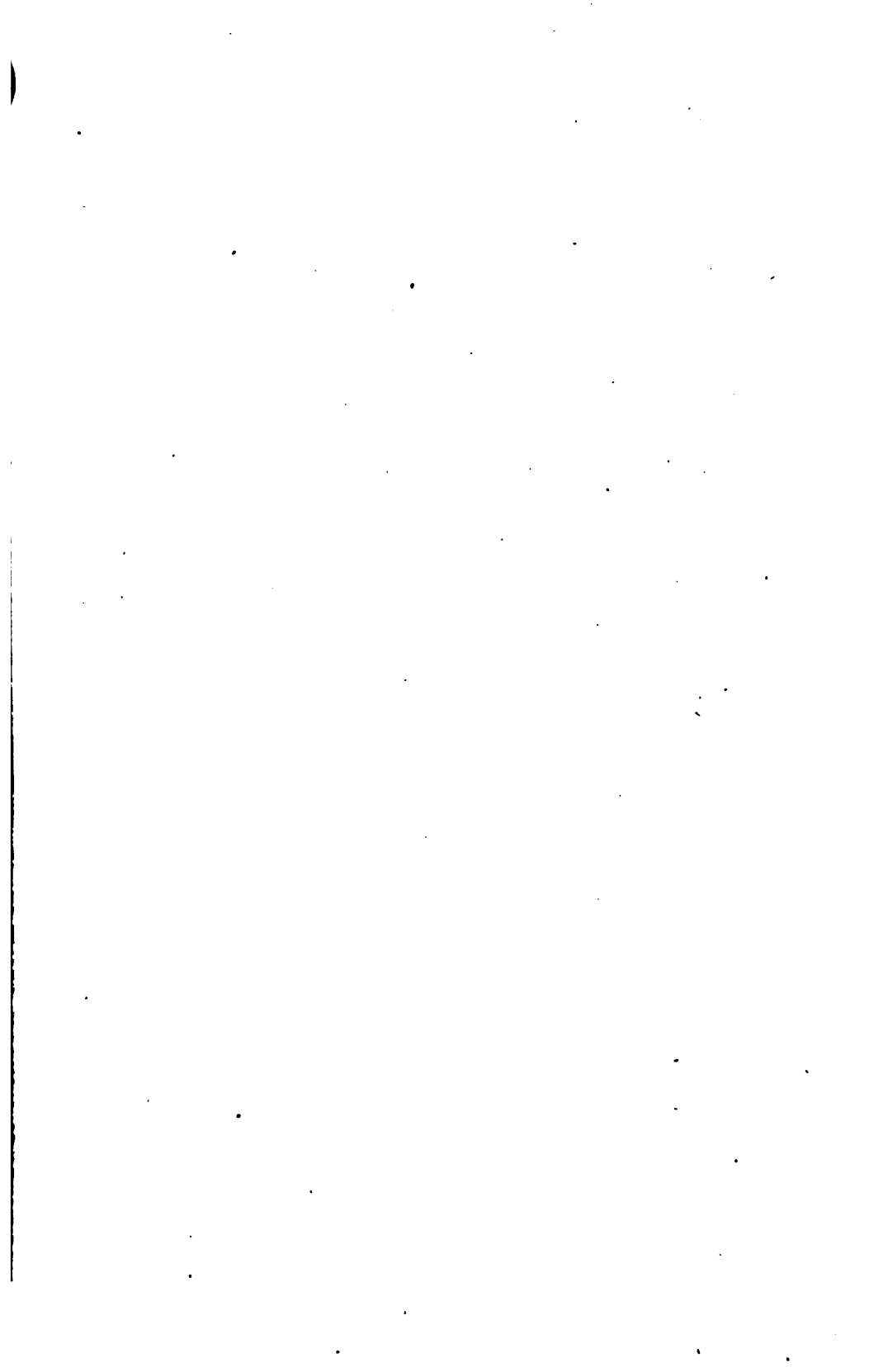
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PUBLIC DOCUMENTS

OF THE

STATE OF CONNECTICUT

126023

VOL. I

1902

Printed by Order of the General Assembly

HARTFORD

1903

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NOTE.

Commencing with the documents for the year 1900, a Document Number has been assigned to each State departmental report.

This number is determined by the chronological order of the first printed independent issue of such report and will in future be retained by it, thus showing the relative chronological place it occupies in the printed reports of the State.

A list of these reports, with the date of first printed issue and the document number of each, appears on the following page.

WM. E. SEELEY,

Comptroller.

CHRONOLOGICAL ORDER OF FIRST PRINTED REPORTS OF DEPARTMENTS.

Document Number.	
1.	Comptroller, ... 1807
2.	School Fund, ... 1809
3.	Governor's Message, ... 1817
4.	State Prison, ... 1828
5.	Bank Commissioners, ... 1838
6.	Adjutant-General, ... 1838
7.	Quartermaster-General, ... 1839
8.	Board of Education (first issued by Commissioner of Common Schools), ... 1839
9.	Vital Statistics (first issued by Secretary of State), ... 1847
10.	Treasurer, ... 1852
11.	Connecticut School for Boys (Reform School), ... 1853
12.	Railroad Commissioners, ... 1854
13.	State Librarian, ... 1855
14.	County Commissioners, ... 1862
15.	Connecticut School for Imbeciles, ... 1862
16.	Manual and Roll, ... 1864
17.	Insurance Commissioner, ... 1866
18.	State Board of Agriculture, ... 1866
19.	Fish and Game Commissioners, ... 1867
20.	Connecticut Hospital for the Insane, ... 1867
21.	Connecticut Industrial School for Girls, ... 1870
22.	Indebtedness, rate of tax, etc., ... 1874
23.	Bureau of Labor Statistics, ... 1874
24.	Connecticut Agricultural Experiment Station, ... 1878
25.	State Board of Health, ... 1879
26.	Statement of Vote for State Officers, ... 1880
27.	Criminal Business of Courts, ... 1880
28.	State Board of Charities, ... 1882
29.	Connecticut (formerly Storrs) Agricultural College, ... 1882
30.	Shell-Fish Commissioners, ... 1882
31.	Estimate of State Expenditures, ... 1885
32.	Dairy Commissioner, ... 1887
33.	Factory Inspector, ... 1887
34.	Storrs Agricultural Experiment Station, ... 1889
35.	Board of Education of the Blind, ... 1895
36.	Highway Commissioner, ... 1897
37.	Building and Loan Commissioner, ... 1898
38.	Commissioner on Domestic Animals, ... 1898
39.	Sewerage Commission, ... 1899
40.	Attorney-General, ... 1900
41.	Commission of Public Records, ... 1900
42.	Dental Commission, ... 1901
43.	Israel Putnam Memorial Camp Ground Commissioners, ... 1902

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LIBRARY NOTE.

In order that each department report of the State of Connecticut for a series of years may be quickly located in the bound volumes of Public Documents, the Comptroller has also given each report a Binding Number by which its position in the bound volumes is permanently established, thus enabling each report to be found in the same position and volume from year to year.

That these several reports may be placed in the libraries of our several exchanges as soon as possible after publication, he has provided that the State Librarian shall be supplied with two hundred sets bound in volumes of convenient size, each volume to be bound and labeled in harmony with the regular set and sent out as soon as possible after the printing of the reports belonging therein. This arrangement to begin with the reports for 1902.

GEO. S. GODARD,
State Librarian.

Connecticut State Library,
Nov. 7, 1903.

CONTENTS—VOL. I.

PART I.

	Document Number.
1. Governor's Message, ...	3
2. Manual and Roll of General Assembly, ...	16
3. Statement of Vote, ...	26
4. Report of Treasurer, ...	10
5. Estimate of State Expenditures, ...	31
6. Report of Comptroller, ...	1
7. Report of Attorney-General, ...	40
8. Report of School Fund Commissioner, ...	2
9. Report of Bank Commissioners, ...	5
10. Report of Commissioner on Building and Loan Associa- tions, ...	37

PART II.

11. Report of Railroad Commissioners, ...	12
12. Report of Highway Commissioner, ...	36
13. Report of Commissioner of Bureau of Labor Statistics, ...	23

CONTENTS—VOL. II.

	Document Number.
14. Report of Insurance Commissioner, ...	17
Part I. Fire and Marine Companies.	
Part II. Life, Accident, Casualty, Fidelity, and Surety Companies.	
Part III. Fraternal Societies.	

CONTENTS—VOL. III.

PART I.

	Document Number.
15. Report of Adjutant-General, . . .	6
16. Report of Quartermaster-General, . . .	7
17. Report of State Board of Health, . . .	25
18. Report of Bureau of Vital Statistics, . . .	9
19. Report of Dental Commissioners, . . .	42
20. Report of Sewerage Commission, . . .	39
21. Report of Inspector of Factories, . . .	33

PART II.

22. Report of State Board of Charities, . . .	28
23. Report of Hospital for the Insane, . . .	20
24. Report of Hartford Hospital, . . .	—
25. Report of Connecticut School for Imbeciles, . . .	15
26. Report of County Commissioners, . . .	14
27. Report of Criminal Business of Courts, . . .	27
28. Report of State Prison, . . .	4
29. Report of School for Boys, . . .	11
30. Report of Connecticut Industrial School for Girls, . . .	21
31. Report of Fish and Game Commissioners, . . .	19
32. Report of Shell-fish Commissioners, . . .	30

CONTENTS—VOL. IV.

PART I.

	Document Number.
33. Report of State Board of Education, . . .	8
34. Report of School for the Blind, . . .	35
35. Report of State Librarian, . . .	13
36. Report of Public Library Committee, . . .	—
37. Report of Commission of Public Records, . . .	41
38. Report of Commissioners of the Israel Putnam Memorial Camp Ground, . . .	43

PART II.

39. Report of State Board of Agriculture, . . .	18
40. Report of Dairy Commissioner, . . .	32
41. Report of Commissioner on Domestic Animals, . . .	38
42. Report of Connecticut Agricultural College, . . .	29
43. Report of Storrs Agricultural Experiment Station, . . .	34
44. Report of Connecticut Agricultural Experiment Station, . . .	24

State of Connecticut
PUBLIC DOCUMENT No. 3

T H E
MESSAGE
of His Excellency

Abiram Chamberlain

T H E
Gov'r of Connecticut



To the General Assembly 1903

HARTFORD PRESS
THE CASE, LOCKWOOD & BRAINARD COMPANY
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MESSAGE.

Mr. President and Members of the General Assembly :

IT is my gratifying privilege to welcome you to this place of assembly dedicated by our State for the use of its legislators in the discharge of the duties imposed upon them. By the will of the people, an important trust has been committed to you, and in accepting that trust, you are confronted with responsibilities which demand serious and deliberate attention.

I am not unmindful of the honor conferred upon me by the people of this Commonwealth, and it will be my endeavor to discharge, with fidelity, the duties of the high office to which I am called.

We must not lose sight of the fact that we are serving the people, and our endeavor should be to render such service as will reflect credit upon the good old State of Connecticut we love so well and which has honored us in so signal a manner. Your duty is to enact the laws; that of the Executive, to *execute* them. Therefore it will not be the purpose of the Executive to recommend at length, but rather

to suggest such action on your part as he may in his judgment deem of special importance.

The opportunity to introduce measures for your consideration will not be neglected, and you will have much labor to perform in determining your action upon them. In a careful analysis, personal interest, and it might be said selfish motives, may be discovered in many of the bills offered.

Connecticut is a State of which we are all proud. Its foundation was laid by men whose memories we cherish. From them we have received a legacy such as no other people has inherited, and it is our duty to guard it well, that we may transmit to our children our own goodly heritage.

We have great reason to be thankful for the abundant prosperity which prevails not alone within our own borders, but throughout this great country. Let us therefore rejoice and give thanks to the Almighty Ruler of the Universe for the great blessings which he has bestowed upon this State and Nation.

Since the adjournment of the last General Assembly, our country has been called upon to pass through a deep sorrow in the untimely death of a great and beloved ruler, William McKinley. "The deep damnation of his taking off" by the bullet of an assassin, plunged the country into overwhelming grief and aroused the righteous anger of the entire nation.

The people loved William McKinley not alone

as President, but as a wise and good man. We take a just pride in the fact that, in passing through the great trial, at no time did our government give any evidence of instability; it was a critical period, full of danger, and if legislation can be devised that will provide needed protection to men in high official position, it is your plain and imperative duty to enact it.

Representation in the General Assembly.

Conditions have greatly changed since the written constitution of Connecticut was adopted. Its plan of representation was not entirely satisfactory, but it gave to the people of each town a representation sufficient for their needs. Under it our State has grown and prospered and the rights of the people have been secure; but with the large increase of population in a few towns, and the concentration of more than one-half the population of the State in eleven of these, there has been presented a problem the solution of which has received the earnest attention of many thoughtful and patriotic citizens who earnestly desire what is right and what is best for the people of this State.

It is my opinion that in the House of Representatives it is best for all the people of Connecticut that the people of each town shall forever have one representative, but it is also best for all our people that the people of every town shall have a repre-

sentation sufficient in number to carefully and intelligently attend to every matter of legislation in which the people of such town are interested.

While one intelligent representative will be sufficient for many towns, the large towns need and are justly entitled to more. Governor McLean, in his message to the last General Assembly, clearly pointed out the justice and the necessity of a change. That body took up the question and finally decided to refer to the people a proposition to call a Constitutional Convention, whose duty it should be to frame and submit to the people a new form of Constitution for their action. The people voted that such convention should be held, and on January 1, 1902, there assembled in this hall one hundred and sixty-eight delegates. In my judgment, there has never been assembled in this State an abler, more conscientious, and more patriotic body of representative Connecticut citizens. The discussions in town meetings, in the public press and upon the platform, and the debates in that body, have given to the people of this State an education upon the organization and development of their State government, the rights of towns and individuals, which they would not otherwise have obtained, the value of which cannot be estimated.

The form of Constitution submitted to the people by that Constitutional Convention was rejected doubtless because its plan of representation was unsatisfactory.

In my opinion, it is your duty to give early consideration to this subject and faithfully try to agree upon a proposed amendment to the Constitution which shall provide for at least one representative from each town and that the large population in the more populous towns shall have a representation larger than they now have and large enough to secure proper attention to, and exercise proper influence upon, all matters of legislation in which they are interested.

An amendment providing that the people of each town whose population was less than five thousand might send one representative, and that the people of those towns the population of which was from five thousand to twenty-five thousand might send two representatives, and that the people of those towns whose population was from twenty-five thousand to fifty thousand might send three representatives, and that the people of those towns the population of which was from fifty thousand to seventy-five thousand might send four representatives, and that the same ratio of population be observed as to additional representation from larger towns, would, it seems to me, be a plan of representation which would safeguard the interests of all towns and provide sufficient representation for the people of each town.

The people of the State adopted in 1901 by an impressive majority the constitutional amendment which provides for a readjustment of senatorial districts, and an enlargement of their number. It is

your immediate duty to carry into effect this mandate of the people, and to create senatorial districts as nearly equal as may be in population to such number as will best satisfy the public demand, and meet the requirements of the amendment with respect to county lines.

Revision of or Amendment to Constitution.

The Constitution itself provides a safe and I think the best plan for making revision of, or amendment to, organic law.

Finance.

It is my duty to inform you as to the financial condition of our State.

At the close of the last fiscal year the amount of bonds outstanding was one million six hundred sixty three thousand one hundred dollars (\$1,663,100), from which should be deducted the civil list funds in the treasury, leaving one million ninety-one thousand four hundred and two dollars and ten cents (\$1,091,402.10) as the net debt of the State.

For five years past the Treasurer has shown a surplus on the year's business in his reports, and for the last fiscal year this betterment of the State's condition was more than six hundred thousand dollars (\$600,000).

During the last three fiscal years he has bought and retired one million five hundred and seventy-seven thousand dollars (\$1,577,000) of Connecticut bonds, and during the present fiscal year, commencing in October, he has made further purchases amounting to three hundred and seventy-five thousand dollars (\$375,000). Perhaps at no previous time in the history of the State has so extraordinary a financial showing been made as during the last five years.

After paying the bonds due the first of January, 1903, the balance and the receipts for the year will probably not be in excess of annual expenses and necessary appropriations.

Tax Commissioner.

The office of Tax Commissioner was created two years ago. The report of the Commissioner should receive your attention, as it relates to an important subject in which the people have ever taken a keen interest. While the goal of justice may never be reached, we must strive to attain that end, in order that the burden may if possible be made equal, as it rests at present on many of our people who look to you for a more equitable adjustment.

State Board of Charities.

This board has submitted an elaborate and carefully prepared report containing many important

recommendations concerning State paupers, almshouses, county homes, Hospital for the Insane, town hospitals, blind, deaf, dumb, and imbecile. The following recommendations of the board merit your serious consideration:

1st. That a system of suspended sentences with supervision by probation officers, be adopted for the treatment of juvenile offenders.

2d. That all the county jails be brought under the control of a State Commission of Prisons.

3d. That a State reformatory be established for offenders between sixteen and thirty years of age.

4th. That a system of district or county almshouses be legalized to take the place of the present town almshouses.

5th. That a new institution be established for the purpose of a State almshouse.

It is my belief that the State Hospital for the Insane at Middletown, the State Prison at Wethersfield, and the State School for Boys at Meriden are well conducted. From annual reports and other sources of information, I am satisfied that all the interests and institutions of the State under the supervision of the State Board of Charities are wisely managed.

Judiciary.

Your attention is called to the overcrowded dockets of our higher courts and the expense and delay of trials which result from this condition.

The excessive expense for probation and administration of small estates should be corrected.

National Guard.

The National Guard of Connecticut, in drill, discipline, and duty, has progressed from year to year toward the standard of the army of the United States. In uniform, armament, and equipment, our military force, in the different branches of the service, the infantry, coast artillery, field artillery, machine gun battery, cavalry, and signal corps, now substantially conforms to the requirements of the regular army, excepting as to the infantry rifle, and the recently adopted uniform regulations, which have not as yet gone fully into effect. Our general system of military discipline is based upon that of the army; the articles of war of the United States, in harmony with our State law and regulations, are made part of our military code and are in force in our administration of military affairs.

Before the Senate of the United States is pending a new national militia law, passed by the House of Representatives, designed among other things to provide more liberal supplies by the national government of arms and equipment to State troops, to bring the State forces into uniformity with the regular troops in matters of organization, armament, and service, and by encamping both forces

together, where practicable, to draw officers and men of both services into closer touch and so raise the standard and efficiency of State troops. If, after the passage of this law, any legislation at your hands shall be necessary to place our State in more favorable relations with the national government for the promotion of our military affairs, it will be my pleasure to make known my views and to ask your co-operation.

Naval Militia.

A seaboard state is vitally interested in the condition of the naval defenses of the country, and in the absence of any national naval reserve the efficiency of the naval militia is of serious importance. It is gratifying to note that the Naval Battalion of Connecticut maintains a high standard in this respect. The work of the battalion at sea during the summer of 1902 in the joint manœuvres under conditions closely resembling actual hostilities, was of great value as training and was performed in a manner creditable to the State and to the officers and men of the command.

Soldiers' Home.

This State should never be wanting in generosity to the man who saved the Union and kept old glory intact. No United States soldier in Connect-

icut, of honorable record, should be permitted to come to want. The Soldiers' Home should be a home indeed.

Education.

Connecticut has an established reputation for schools, and it is to *her* credit that she maintains a high standard in matters pertaining to education. Our splendid universities have given us a world-wide renown.

The modern high school and normal school, together with our district schoolhouses located in every town in the State, bear witness to the value which our people place upon education. Realizing the fact that our free institutions depend so largely upon the general intelligence of the people, you cannot fail to give a liberal support to all our public educational institutions.

School Fund.

The School Fund of the State appears to be in a healthy condition and shows careful and conservative management by the Commissioner in charge of the same. The amount of the fund has not only been maintained, but has been slightly increased during the last few years.

The income derived from it is still a prominent factor in supporting the common schools of the State, the amount of its earnings for the last school year having been one hundred and ten thousand

five hundred twenty-four dollars and twenty-one cents (\$110,524.21) upon a capital of two million twenty thousand seven hundred thirty-two dollars and ninety-one cents (\$2,020,732.91).

Steam Roads.

Your attention is called to the annual report of the Railroad Commissioners, exhibiting the large earnings for the year, gross, forty-five million one hundred twenty-five thousand six hundred forty-eight dollars and seventy cents (\$45,125,648.70); from passengers, twenty-one million seven hundred twenty-nine thousand seven hundred thirty-nine dollars and forty-three cents (\$21,729,739.43); from freight, twenty-two million nine hundred forty-two thousand three hundred two dollars and seventy-six cents (\$22,942,302.76), balance from other sources.

The high standard of efficiency has made it possible for the roads to care for the immense and increasing traffic.

Electric Roads.

The electric road is a public convenience and necessity. Should the present rate of construction continue, all important points in the State, within a few years, will be connected.

You will receive many applications for new charters and for amendments to old ones; you should carefully scrutinize them and refuse all applications

which are made for speculative purposes or to prevent desirable competition by rival companies.

In granting charters, safety as well as public convenience must be considered. The latest improvements in power, equipment, and road bed, make possible a speed beyond the safety limit.

State Highways.

Every town receives advantage from the improved roads constructed under State supervision. The Highway Commissioners' report will furnish you with full details of what has been accomplished and its cost, and will convince you of the wisdom of the policy inaugurated eight years ago.

The speed of automobiles and other vehicles on public highways should be limited by statute law.

Financial Institutions.

You will observe by a perusal of the reports of the Bank Commissioners, Building and Loan Commissioner, and Insurance Commissioner, that the financial institutions of the State are in a sound and prosperous condition. An interesting and important fact is that the deposits in our savings banks amount to two hundred and three million five hundred twenty-two thousand two hundred twenty-five dollars and ninety-eight cents (\$203,522,225.98), an increase during the past year of ten million two

hundred seventy-three thousand three hundred sixteen dollars and seventy-five cents (\$10,273,316.75), which is substantial evidence of the prosperity of our State and the thrift of its people.

Agriculture.

It is gratifying to know that the agricultural interests of the State are prosperous and that the number of abandoned farms is diminishing. The use of modern machinery, improved methods, the application of scientific knowledge, the great markets of the manufacturing towns, the good roads and the trolleys have solved the problem, and the intelligent and industrious farmer is the most independent, and should be the most contented, citizen.

The Agricultural Experiment Station and Agricultural College are doing much to enhance the value of the Connecticut farm, and their reports, together with the report of the Dairy Commissioner and Commission on Domestic Animals, are commended to your careful study.

Forestry.

The last General Assembly passed an act, chapter 175 of the Public Acts of 1901, entitled "An Act Concerning the Reforestization of Barren Lands," and under this act Walter Mulford of New Haven was appointed State Forester. Two thousand

dollars (\$2,000) was appropriated for the two fiscal years ending September 30, 1903, for the purpose of carrying out the provisions of the act. The report of Walter Mulford will be laid before this General Assembly.

The necessity of protecting the forests on account of the effect upon rain-fall, has been demonstrated.

The forests of New England have been cut off too rapidly during the last thirty years. Many of our towns and cities depend upon the small streams, whose sources are in the forests for an adequate water supply.

A special committee of your body should take up this subject, investigate it carefully, and recommend such appropriation as may be necessary to protect the water supplies of the cities, and the agricultural interests of our State. Many of our rivers have their sources in Massachusetts, Vermont, and New Hampshire. It would be well to instruct the State Forester to obtain information from those States and endeavor, by concert of action, to protect the sources of our rivers against the serious injury which would certainly follow the destruction of the forests.

Fish and Game.

Fish culture and shell fisheries are among the important interests of our State, and any legislation

which tends to increase the product to the mutual benefit of producer and consumer should be encouraged.

The protection of game should be secured by judicious enactments.

Public Health.

No more important subject can engage your attention than the protection and preservation of the health of the people. Each year much time has been devoted and much money expended to learn how best to guard against disease and contagion. The purity of water supply for domestic purposes, proper systems of sewerage, the cleanliness of towns and cities, quarantine against infectious diseases, the ventilation and sanitation of schoolhouses and places where large numbers of people are employed, protection of workmen against accident, purity and quality of food, cleanliness of bakeries, and many other items have, to the great advantage of the State, received the attention of capable and faithful officials. A perusal of reports of the State Board of Health, Dental Commission, Pharmacy Commission, the Sewage Commission, and Factory Inspector, will advise you as to what has been accomplished, and satisfy you that there is much more which you should provide for.

Public Buildings.

The business of the State has outgrown the capacity of the capitol. Many departments are overcrowded, many of the bureaus are without adequate accommodations, and there are not sufficient committee rooms for the convenient transaction of legislative business. Every important department of the State should here find ample and convenient accommodation, and I recommend that you take measures to enlarge the present building in order to provide for both the immediate and future requirements of the public business.

Louisiana Purchase Exposition.

An International Exposition will be held in the year 1904 at St. Louis, Mo., to commemorate the centennial of the Louisiana Purchase, which added to the domain of the United States of America territory from which have been formed fourteen States and Territories.

The Louisiana Purchase Exposition bids fair to excel in every way all expositions of like character heretofore held. The President and Congress of the United States have given it official sanction and a general appropriation of five million dollars (\$5,000,000), (together with additional appropriations for government buildings and government exhibits) has been made. All of the important

foreign nations are planning to construct government buildings. Most of our sister States have already made substantial appropriations for the construction and maintenance of State buildings.

The interests of Connecticut, both civic and commercial, are closely allied to the territory covered by the Louisiana Purchase, and it is fitting that our State be adequately represented at the exposition, and to that end I recommend that the General Assembly appropriate a sum sufficient to erect and maintain a suitable State building, and for such exhibits and representation as may be deemed best.

Public Records.

The preservation of the Public Records of our State and its several towns demands your attention. While much has been done by the State Library, and other State departments, and by some of the towns and churches in the way of indexing, rebinding and preserving their records and providing for their safety, there yet remain many records of priceless value in broken bindings and unindexed, and many which, being stored in poor vaults, or in safes that are not safe, are exposed not only to the accident of fire, but to the certainty of mildew and decay. These records are not the property of Connecticut alone. They are held in trust by her for the benefit of her sons and daughters now and yet

to be. "A public record is a public trust." An intelligent official supervision would do much toward correcting existing conditions by encouraging faithful officials and stimulating greater interest in those who are now indifferent.

Economics.

Every corporation organized under the laws of Connecticut, and any corporation doing business within this State, should be required to file annually with the Secretary of State, a sworn statement which shall enable the public and interested parties to obtain all proper information concerning them.

No law should have or find a place upon the statute books of the State which permits the creation of stock, bonds, or other forms of securities, except they represent cash or full cash value.

Charter privileges sought for speculative purposes or to evade the wholesome requirements of our statutes, and to legalize unbusinesslike methods and questionable schemes, should under no conditions be granted.

The people are entitled to the advantages which result from competition in business. Combinations of men or corporations to secure unfair prices for the necessities of life should not be tolerated.

The policy of the State should be to encourage and protect all legitimate business enterprises which

will furnish our people with a market for labor. Capital and labor being absolutely necessary to each other must associate to obtain reward. It is important that so far as practicable you legislate for their mutual benefit.

Conclusion.

Meeting as we do today, free from partisan feeling and with the single purpose of acting for the best interests of the people of this Commonwealth, you should endeavor to distinguish and make memorable your session by earnest and prompt attention to the business which may be offered for your consideration. A short session would attract much attention as a novelty, at least in legislative history. While haste can hardly be recommended, you will make no mistake in doing a full day's work, thus saving time and shortening your sojourn at the Capitol. It is my duty and will be my pleasure to co-operate with you as occasion may require. With best wishes for a brief and successful legislative term, as well as for your personal happiness, my message is closed.

A handwritten signature in cursive script, reading "A. Chamberlain". The signature is written in dark ink and is positioned at the bottom of the page, below the main body of text.



State of Connecticut.

MANUAL
OF THE
GENERAL ASSEMBLY
OF
CONNECTICUT.
1903.

COMPILED UNDER THE DIRECTION OF

SENATOR JOHN M. NEY, of First District, *Senate Chairman* ;

MESSRS. NICHOLAS STAUB, of New Milford, *House Chairman* ;

ALBERT B. LANDON, of Salisbury, *Clerk* ;

HENRY F. PARKER, of Vernon,

Committee on Manual and Roll.

HARTFORD PRESS :
THE CASE, LOCKWOOD & BRAINARD COMPANY
1903.

Directory of THE CAPITOL 1903..

FIRST FLOOR.

EAST.	WEST.
1 Treasurer	Quartermaster General 13
2 Comptroller	Insurance Department 14
5 School Fund	Military Affairs 15
6 Appropriations Committee	Adjutant-General 17
7 School Fund Com.	Insurance Commissioner 18
8 Superintendent	Adjutant-General's Department 19
9 Store Room	

SECOND FLOOR.

EAST.	WEST.
21 Lieutenant-Governor	House Coat Room 32
22 Senate Requiring Room	Clerk of Bills 33
23 Speaker House of Reps.	Engrossed Bills 33
24 Senate Coat Room	Executive Secretary 35
25 Highway Commissioners	Secretary of State 36
26 Finance Committee	Governor 39
27 Highway Commissioners	
30 House Coat Room	

THIRD FLOOR.

EAST.	WEST.
41 Railroad Com.	Ladies' Reception Room 53
42 Board of Education	Dairy and Cattle Com. 54
43 Railroad Commissioners	Tax Commissioner 55
45 Attorney-General	Inspector of Factories 56
46 Labor Statistics	
48 Labor Statistics	Clerk Supreme Court 57
50 Agriculture	Bank Commission 58
	Judges' Room 59
	Cities and Boroughs 60
	Judiciary Com., Supreme Court Room 61

FOURTH FLOOR.

EAST.	WEST.
	Pharmacy 72
55 Roads and Bridges	Building and Loan Commissioner 73
66 Fisheries	Fire Marshal 75
	Manufactures 76
	Humane Institutions 79
	Temperance 80

For information apply at Room 8.

FIFTH FLOOR.

NORTH.

83 State Prison Veteran Association
85 Constitutional Amendments
New Counties and County Seats
87 Insurance
89 New Towns and Probate Districts
Putnam Memorial Camp
Expositions
91 Forfeited Rights
Capitol Restaurant on this floor

COUNTY REPRESENTATIVES' MEETINGS.

Hartford County	Room 60, 3d Floor
New Haven County	" 26, 2d "
New London	" 85, 5th "
Fairfield	" 87, 5th "
Windham	" 89, 5th "
Litchfield	" 50, 3d "
Middlesex	" 91, 5th "
Tolland	" 73, 4th "

THE CAPITOL.

On the seventeenth day of July, 1871, resolutions of the General Assembly were approved by His Excellency, Marshall Jewell, Governor, appropriating the sum of five hundred thousand dollars for the purpose of erecting in the town of Hartford a new State House, authorizing the city of Hartford to issue "Capitol bonds" to the amount of one million dollars, and appointing Marshall Jewell of Hartford, William D. Bishop of Bridgeport, William A. Buckingham of Norwich, William H. Barnum of Salisbury, and William D. Shipman of Hartford, a board of commissioners to contract for and fully complete the building.

This commission accepted the present site from the city of Hartford and the plan of Mr. R. M. Upjohn of New York, as the design for the building. They also contracted with Mr. J. G. Batterson for the erection of the building for the sum of eight hundred and seventy-five thousand dollars.

In 1873, a resolution was passed by the General Assembly authorizing His Excellency the Governor to appoint a board of commissioners to construct a State House in Hartford, upon the site provided by the city, it having been decided to abandon the plan adopted by the former commission and build a fire-proof structure upon a more liberal scale.

Under this resolution Jeremiah Halsey of Norwich, Alfred E. Burr of Hartford, Nathaniel Wheeler of Bridgeport, William P. Trowbridge of New Haven, and Austin Dunham of Hartford, were appointed a Board of State House Commissioners.

Mr. Dunham died in March, 1877, and Gardner P. Barber of Hartford was appointed in his stead. Mr. Barber resigned on account of failing health, in September, 1879, and Franklin Chamberlin of Hartford was appointed to fill the vacancy. This Board returned Mr. Upjohn's plan to him for improvement, and in 1874 submitted to the General Assembly a new plan with an estimate of the cost, two million five hundred thousand dollars.

This "perfected plan" was approved by the General Assembly and one million dollars additional appropriated for construction. In 1877 the commissioners were authorized to "contract for the expenditure of two millions of dollars on the part of the State." The building was completed in 1880, at a total cost of \$2,532,524.43, which sum included heating and ventilating apparatus, elevator, statuary, etc., amounting to nearly one hundred thousand dollars.

The city of Hartford, in addition to providing the site, appropriated five hundred thousand dollars towards the construction of the building.

The furnishing of the building cost, in addition to the above-named sum, about one hundred thousand dollars.

The dimensions are as follows:

Extreme length, two hundred ninety-five feet eight inches. Width of central part, one hundred eighty-nine feet four inches; of wings, one hundred eleven feet eight inches. Height from ground to top of roof, ninety-two feet eight inches; to top of crowning figure, two hundred fifty-seven feet two inches.

THE OFFICES.

THE GOVERNOR'S OFFICE.

The Governor occupies rooms 35, 37, and 39 on the second floor, southwest corner. Commissions to notaries public and commissioners of deeds for Connecticut residing in other States are issued by the Governor; applications may be made to the Executive Secretary, room 35.

THE SECRETARY'S OFFICE.

The Secretary's office is directly opposite the Governor's and includes rooms 36, 38 and 40. Original bills and resolutions of the General Assembly whether passed or rejected, engrossed bills, original reports to the General Assembly, certificates of organization of corporations under charter or general law, annual statements of corporations organized under general law, and of chartered corporations when required by their charters, certificates of adoption of trademarks and assignments of the same, ancient records of the Supreme and Superior courts, records of the Connecticut Land Company, bonds of sheriffs and county commissioners, returns of county commissioners concerning jails and license money received, liens and mortgages on railroads, telegraph and telephone lines, seals and signatures of judges of probate, and other miscellaneous papers are on file or recorded in this office, and certified copies given under the great seal of the State when required. The acts and resolutions of the General Assembly are published and distributed, an annual statistical book compiled, published, and distributed, and the statement of vote at general elections, and an abstract of returns of county commissioners printed for use of the General Assembly by the Secretary.

THE TREASURER'S OFFICE.

The Treasurer occupies two rooms on the first floor, entrance at room 1. All payments by the State are made by the Treasurer upon order of the Comptroller, except State bonds and interest, for which no order is required. Deeds to the State, other than such as are required by law to be lodged with the Commissioner of the School Fund and original returns of turnpike and bridge companies, should be on file in this office.

THE COMPTROLLER'S OFFICE.

The Comptroller's office occupies three rooms on the first floor, entrance at room 2. All State printing, except what is known as the popular edition of the public acts, is done under his direction, and all bills against the State must be audited by him and paid upon his order. All printed annual reports of State Officers, commissions, and institutions are delivered to and distributed by him. He is the custodian of the State Capitol and grounds. The grand list of the towns and the enumeration of children are returned to, and are matters of record in his office.

The Superintendent of the State Capitol has an office at room 8 on the first floor. Under the Comptroller, he has charge of the building and grounds. Parties visiting the building, or desiring information concerning it, should apply at this office.

THE ATTORNEY-GENERAL'S OFFICE.

The Attorney-General occupies rooms 45 and 47 on the third floor; the same floor with the Library and Supreme court room. This is a newly-created office by act of 1897. The duties of the Attorney-General are to have general supervision over all legal matters in which the State is an interested party, except those matters under the direction of the State's Attorneys. It is his duty to appear for the State, and heads of departments, and State boards and commissions in all suits and other civil proceedings in which the State is a party or interested. All writs, summons, and other processes served upon the State officers are transmitted immediately to him. All suits or proceedings in which the State is interested are brought by him or under his direction. He is required to give opinions to all State officers, the State departments, and the General Assembly, when requested. When any measure

affecting the State Treasury shall be pending before any committee of the General Assembly, such committee shall give him reasonable notice of such measure. The Attorney-General has arranged to be in his office in the Capitol on Tuesdays, Wednesdays, and Thursdays of each week from 10.30 A. M. to 5 P. M. The office will be open on other days in charge of the stenographer.

INSURANCE DEPARTMENT.

The Insurance Commissioner occupies rooms 14, 16, 18, and 20 on the first floor, entrance, room 14.

THE ADJUTANT-GENERAL'S OFFICE.

The Adjutant-General's office is in rooms 15, 17, and 19 on the first floor; entrance, room 19. All matters connected with the military department are on record in this office, and the records of soldiers in the War of the Rebellion. Hospital aid for disabled soldiers of the rebellion should be applied for here, and information and aid in procuring pensions from the United States for such soldiers are furnished without charge.

THE QUARTERMASTER-GENERAL'S OFFICE.

The Quartermaster-General's office is in room 13, on the first floor. The State armories, the Niantic camp-ground, State Arsenal, State rifle ranges, and all military supplies are under the control of this department, as well as the transportation of troops. Application for funeral expenses and headstones for deceased soldiers should be made here.

COMMISSIONS, BOARDS, ETC.

The offices of the several Commissions, Boards, etc., are located as follows:

The office of the Commissioner of the School Fund is in rooms 5 and 7 on the first floor. He has charge of the School Fund of the State, and of the agricultural college fund.

Second floor. Highway Commissioner, rooms 25 and 27, east side.

Third floor. Railroad Commissioners, room 41, east side; State Board of Education, room 42, east side; Bureau of Labor Statistics, rooms 46 and 48, east side; Tax Commissioner, room 55, west side; Dairy Commissioner and Commissioner on Domestic Animals, room 54, west side; Inspector of Factories, room 56, west side; Bank Commissioners, room 58, west side; State Board of Agriculture, room 50, east side;

Fourth floor. Commissioner on Building and Loan Associations, room 73, west side; Fire Marshal, room 75, west side; State Board of Charities, room 80, west side; Board of Education of the Blind, room 79, west side; Pharmacy Commission, room 72, west side.

Fifth floor. Connecticut Prison Association.

The Ladies' Parlor, in charge of a matron, is room 53, third floor, west side.

SENATE CHAMBER, REPRESENTATIVES' HALL, ETC.

The Senate Chamber is on the second floor, east side, and the Hall of the House of Representatives extends across the southern central part of the building on the second floor.

The State Library occupies the northern central part of the building, on the third floor.

The Supreme Court room is in the west end of the building, third floor; office of the Reporter, room 57.

STATE OFFICIALS AND CLERKS.

Official Term ending January 4, 1903.

Name.	Pol.	Residence.	Age.	Birthplace.	Occupation.	Married or Single.	Home P. O. Address.
GOVERNOR.							
ABIRAM CHAMBERLAIN, r.,		Meriden,	65	Colebrook,	Banker,	Married,	Meriden.
EXECUTIVE SECRETARY.							
ALBERT R. CHAMBERLAIN, r.,		Meriden,	28	Meriden,	Lawyer,	Single,	Meriden.
CHIEF CLERK.							
FRANK D. ROOD,	r.,	Hartford,	51	Hartford,	Clerk,	Married,	Hartford.
LIEUTENANT-GOVERNOR.							
HENRY ROBERTS,	r.,	Hartford,	49	Brooklyn, N. Y.,	Manufacturer,	Married,	Hartford.
SECRETARY.							
CHARLES G. R. VINAL,	r.,	Middletown,	63	Monroe, Me.,	Lawyer,	Married,	Middletown.
CLERKS:							
JOHN G. MITCHELL,	r.,	Mansfield,	39	Ireland,	Lawyer,	Married,	West Hfd.
RICHARD J. DWYER,	d.,	Hartford,	51	Northam, Mass.,	Clerk,	Single,	Hartford.
ALBERT R. PARSONS,	r.,	Hartford,	60	Northam, Mass.,	Journalist,	Married,	Hartford.
TREASURER.							
HENRY H. GALLUP,	r.,	Norwich,	56	Preston,	Manufacturer,	Married,	Norwich.
CLERKS.							
B. FRANK MARSH,	r.,	Winsted,	60	Dayton, O.,	Clerk,	Married,	Winsted.
CHAS. F. SUMNER, Jr.,	d.,	Bolton,	38	Bolton,	Clerk,	Married,	Bolton.
LORENZO MOSES,	r.,	Hartford,	46	Paterson, N. J.,	Clerk,	Married,	Hartford.
COMPTROLLER.							
WILLIAM E. SEELEY,	r.,	Bridgeport,	61	Bridgeport,	Banker,	Married,	Bridgeport.
CLERKS.							
F. CLARENCE BISSELL,	r.,	Willimantic,	54	Hebron,	Accountant,	Married,	Willimantic.
JOHN H. BELDEN,	r.,	Canaan,	47	Canaan,	Merchant,	Married,	Falls Village.
SUPERINTENDENT OF STATE CAPITOL.							
FRANCIS STEVENSON,	r.,	Meriden,	52	Alva, Scotland,	Merchant,	Married,	Meriden.
ASSISTANT SUPERINTENDENT OF STATE CAPITOL.							
JOHN L. WILSON,	r.,	Suffield,	54	Enfield,	Assistant Supt.,	Married,	Suffield.
ATTORNEY-GENERAL.							
WILLIAM A. KING,	r.,	Windham,	47	Greenfield, Mass.,	Lawyer,	Married,	Willimantic.
ADJUTANT-GENERAL.							
GEORGE MALPAS COLE,	r.,	Hartford,	49	Portsm'th, Eng.,		Married,	Hartford.
ASSISTANT ADJUTANT-GENERAL.							
WM. E. F. LANDERS,	r.,	Meriden,	56	Brooklyn, N. Y.,		Married,	Meriden.
ASSISTANT QUARTERMASTER-GENERAL.							
HENRY C. MORGAN,	r.,	Colchester,	60	Brooklyn, N. Y.,	Retired,	Married,	Hartford.
CLERKS.							
WALTER PEARCE,	r.,	Hartford,	63	Bristol, R. I.,	Clerk,	Widower,	Hartford.
THERON C. SWAN,	d.,	Hartford,	58	Akron, O.,	Clerk,	Widower,	Hartford.
LORENZO D. CONVERSE,	r.,	Windsor,	55	Somers,	Clerk,	Married,	Windsor.
M. J. WISE,	d.,	Hartford,	52	Boston, Mass.,	Clerk,	Single,	Hartford.

Name.	Pol. Residence.	Age.	Birthplace.	Occupation.	Married or Single.	Home P. O. Address.
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STATE LIBRARIAN.

GEORGE S. GODARD,	Hartford,	37	Granby,	Librarian,	Married,	Hartford.
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COMMISSIONER OF SCHOOL FUND.

CARNOT O. SPENCER,	r., Hartford,	70	Saybrook,	Clerk,	Widower,	Hartford.
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CLERKS.

WILLIAM H. POND,	d., Milford,	57	New York City,	Clerk,	Married,	Hartford.
CHARLES W. SKINNER,	r., Hartford,	51	Hartford,	Insurance,	Married,	Hartford.

INSURANCE COMMISSIONER.

THERON UPSON,	r., Berlin,	67	Wolcott,		Married,	Hartford.
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ACTUARY AND CLERKS.

BRYAN H. ATWATER.	r., Berlin,	42	Berlin,	Accountant,	Single,	Berlin.
CHARLES HUGHES,	r., Hartford,	29	London, Eng.,	Clerk,	Married,	Hartford.
GEORGE H. BROMFIELD,	r., Hartford,	44	England,	Accountant,	Married,	Hartford.
CHARLES B. BROWN,	r., Hartford,	29	New Haven,	Civil Engineer,	Married,	Hartford.

RAILROAD COMMISSIONERS.

WILLIAM O. SEYMOUR,	r., Ridgefield,	69	Ridgefield,	Civil Engineer,	Married,	Ridgefield.
ORSAMUS R. FYLER,	r., Torrington,	63	Torrington,	Super'tendent,	Married,	Torrington.
WASHINGTON F. WILLCOX,	d., Chester,	67	Chester,	Lawyer,	Married,	Chester.

CLERK.

HENRY F. BILLINGS,	Hartford,	42	Glastonbury,	Clerk,	Married,	Hartford.
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BANK COMMISSIONERS.

CHARLES H. NOBLE,	r., New Milford,	60	New Milford,	Accountant,	Single,	New Milford.
GEORGE F. KENDALL,	r., Suffield,	53	Suffield,	Accountant,	Married,	Suffield.

TAX COMMISSIONER.

ANDREW F. GATES.	r., Hartford,	40	Lebanon,	Lawyer,	Married,	Hartford.
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SECRETARY STATE BOARD OF EDUCATION.

CHARLES D. HINE,	r., Hartford,	57	Fair Haven, Vt.,	Teacher,	Married,	Hartford.
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CLERK.

ASAHEL J. WRIGHT,	r., Killingly,	48	Foster, R. I.,	Clerk,	Married,	Hartford.
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COMMISSIONER OF BUREAU LABOR STATISTICS.

HARRY E. BACK,	r., Killingly,	33	Union,	Lawyer,	Single,	Danielson.
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CLERKS.

WILLIAM D. PARKER, ind.,	Meriden,	50	New Britain,	Clerk,	Married,	Meriden.
GEORGE A. PARSONS,	r., Hartford,	37	Windsor Locks,	Carpenter,	Married,	Hartford.

COMMISSIONER ON BUILDING AND LOAN ASSOCIATIONS.

MORRIS C. WEBSTER,	r., New Britain,	54	Harwinton,	Manufacturer,	Married,	New Britain.
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INSPECTOR OF FACTORIES.

GEORGE L. McLEAN,	r., Ellington,	41	Manchester,	Accountant,	Married,	Rockville.
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HIGHWAY COMMISSIONER.

JAMES H. MacDONALD,	r., New Haven,	51	Albany, N. Y.,	Land. Arc'tect,	Married,	New Haven.
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CLERK.

EUGENE H. KELSEY,	r., Clinton,	32	Clinton,	Clerk,	Single,	Clinton.
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DRAFTSMAN.

FRANK N. HOYT,	r., Hartford,	30	New Haven,	Civil Engineer,	Married,	Hartford.
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STATE OFFICIALS AND CLERKS.

Name.	Pol. Residence.	Age.	Birthplace.	Occupation.	Married or Single.	Home P. O. Address.
DAIRY COMMISSIONER.						
JOHN B. NOBLE,	r., East Windsor,	56	East Windsor,	Farmer,	Widower,	E. Wind. Hill.
DEPUTY.						
ROBERT O. EATON,	r., North Haven,	45	North Haven,	Farmer,	Married,	Montowese.

COMMISSIONER ON DOMESTIC ANIMALS.

HEMAN O. AVERILL,	r., Washington,	46	Washington,	Farmer,	Married,	Wash. Depot.
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FIRE MARSHAL.

JOHN A. RUSLING,	r., Bridgeport,	49	New Jersey,	Merchant,	Married,	Bridgeport.
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DEPUTY FIRE MARSHAL.

WILLIAM E. SEELEY, JR., r.,	Bridgeport,	40	Bridgeport,		Married,	Bridgeport.
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COMMISSIONER ON ST. LOUIS EXPOSITION.

HENRY B. CARTER,	r., Waterbury,	36	W. Hingham, Ms.,	Foreman,	Married,	Waterbury.
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SENATORS AND OFFICERS
OF THE
SENATE OF THE STATE OF CONNECTICUT,
JANUARY SESSION, 1903.

PRESIDENT, LIEUT.-GOVERNOR HENRY ROBERTS, *r.*, OF HARTFORD.
PRESIDENT *pro tempore*, THE HON. ROLLIN S. WOODRUFF OF THE EIGHTH DISTRICT.
CLERK, GEORGE E. HINMAN OF WINDHAM.

<i>Dis.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Residence.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married</i> <i>or Single.</i>	<i>P. O. Address.</i>
1	JOHN M. NEY,	<i>d.</i>	Hartford,	64	Lorraine, France,	Manufacturer,	Widow'r,	Hartford.
2	FRANK L. WILCOX,	<i>r.</i>	Berlin,	48	Berlin,	Manufacturer,	Married,	Berlin. ¹
3	ALEX. T. PATTISON,	<i>r.</i>	Simsbury,	41	Simsbury,	Merchant,	Married,	Simsbury. ²
4	CHARLES C. COOK,	<i>r.</i>	W. Hartford,	45	Middletown,	Contractor,	Married, Box 783, Hfd.	³
5	CORNELIUS TRACY,	<i>r.</i>	Waterbury,	49	Litchfield,	Builder,	Married,	Waterbury.
6	CHARLES PAGE,	<i>r.</i>	N. Branford,	63	North Branford,	Clergyman,	Mar'd, N. Haven, St. A.	⁴
7	CHARLES E. GRAHAM,	<i>r.</i>	West Haven,	44	Branford,	Manufacturer,	Married,	New Haven. ⁵
8	ROLLIN S. WOODRUFF,	<i>r.</i>	New Haven,	48	Rochester, N. Y.,	Merchant,	Married,	New Haven.
9	THOMAS HAMILTON,	<i>r.</i>	Groton,	56	P. Edward's Is.,	Fish Business,	Married,	Groton.
10	NELSON J. AYLING,	<i>r.</i>	Norwich,	34	Columbus, Penn.,	Lawyer,	Single,	Norwich.
11	ARTHUR M. BROWN,	<i>r.</i>	Jewett City,	25	Jewett City,	Lawyer,	Married,	Jewett City. ⁶
12	JAMES F. WALSH,	<i>r.</i>	Greenwich,	38	Lewisboro, N. Y.,	Lawyer,	Married,	Greenwich. ⁷
13	LLOYD NASH,	<i>r.</i>	Westport,	37	Westport,	Manufacturer,	Married,	Westport. ⁸
14	ARCHIBALD McNEIL,	<i>d.</i>	Bridgeport,	59	Bridgeport,	Merchant,	Married,	Bridgeport.
15	WILLIAM P. BAILEY,	<i>r.</i>	Bethel,	42	Stapleton, S. I.,	Hatter,	Married,	Bethel.
16	FREDERICK A. JACOBS,	<i>r.</i>	Danielson,	48	Danielson,	Manufacturer,	Married,	Danielson. ⁹
17	CHARLES A. GATES,	<i>r.</i>	Willimantic,	35	Mansfield, Ohio,	Agent,	Married,	Willimantic. ¹⁰
18	FR'D'K F. FUESSENICH,	<i>d.</i>	Torrington,	54	Duren, Germany,	Manufacturer,	Married,	Torrington.
19	GEORGE H. CLARK,	<i>d.</i>	Salisbury,	54	Salisbury,	Merchant,	Married,	Salisbury. ⁷
20	THOS. D. BRADSTREET,	<i>r.</i>	Thomaston,	61	Thomaston,	Manager,	Married,	Thomaston. ⁸
21	HENRY M. SNELL,	<i>r.</i>	Saybrook,	42	Taunton, Mass.,	Manufacturer,	Married,	Deep River. ⁹
22	KIDDIE S. DAVIS,	<i>d.</i>	Middletown,	51	Rockingham, Vt.,	Merchant,	Married,	Middletown.
23	THOMAS F. NOONE,	<i>d.</i>	Rockville,	29	Rockville,	Lawyer,	Single,	Rockville.
24	OLON S. CHAFFEE,	<i>r.</i>	Mansfield,	48	Mansfield,	Manufacturer,	Single,	Mansfield Cent. ¹⁰

¹ House, 1898.

² House, 1897.

³ House, 1901.

⁴ House, 1874, 1901.

⁵ House, 1895, 1897.

⁶ House, 1899, 1901. ⁷ House, 1879, 1891, 1893.

⁸ House, 1886.

⁹ House, 1899.

¹⁰ House, 1883.

Republicans, 18; Democrats, 6.

OFFICERS OF THE SENATE.

CLERK.

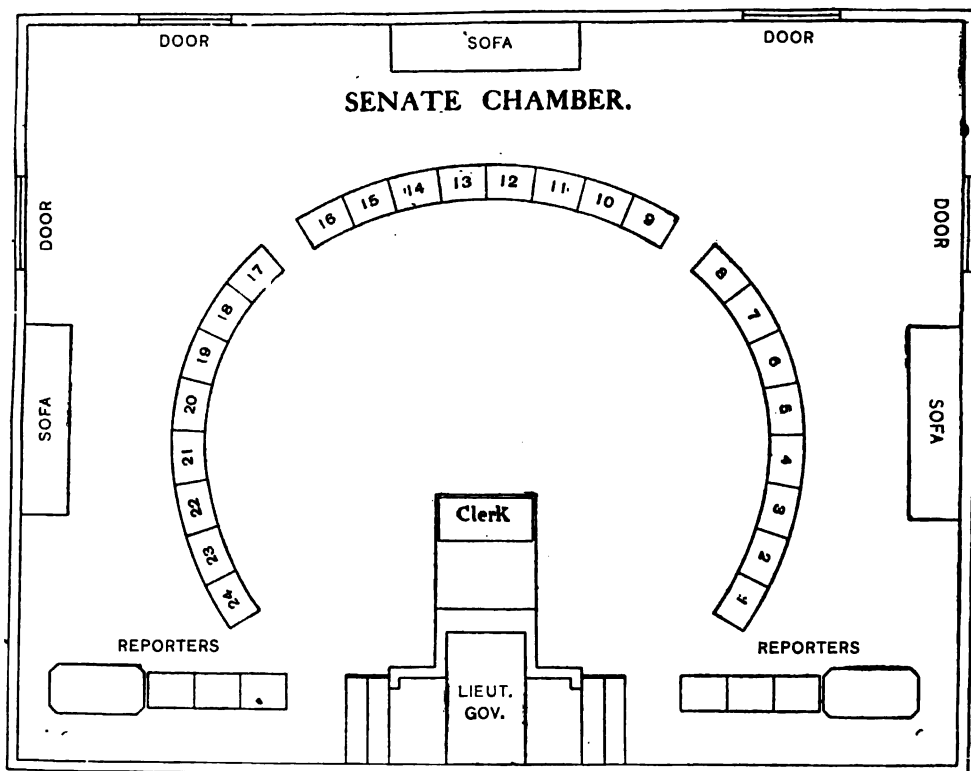
GEORGE E. HINMAN, *r.*, Windham (P. O., Willimantic).

CHAPLAIN.—REV. GEORGE W. PHILLIPS, New Haven.

MESSENGERS.—ABEL C. ADAMS, Farmington, and VICTOR H. RUSSELL, Greenwich.

DOORKEEPERS.—DWIGHT H. BARSTOW, Scotland; GEORGE F. MACFARLANE, Mansfield;
GEORGE W. WALKER, Old Saybrook; DAVID B. MANSFIELD, Harwinton; ELIZUR B. RUSSELL,
Orange; S. EDWARD KIMBALL, Preston.

MESSANGER OF SENATE CLOAK ROOM.—CHARLES H. MONSON, New Haven.



ALPHABETICAL ROLL OF THE SENATE.

President, Lieutenant-Governor Henry Roberts of Hartford.

President *Pro Tempore*, The Hon. Rollin S. Woodruff of the Elghth District.

Clerk, George E. Hinman of Windham.

[Republicans in Roman ; Democrats in *Italics*.]

Dist.	Name.	Committees.
10	Ayling, Nelson J.	Agriculture, Rules (Joint) Constitutional Amendments (Joint).
15	Bailey, Wm. P.	Humane Institutions, New Towns and Probate Districts, Put. Mem. Camp.
20	Bradstreet, Thos. D.	Cities and Boroughs, Labor.
11	Brown, Arthur M.	Incorporations.
24	Chaffee, Olon S.	Manufactures, Senate Appointments.
19	<i>Clark, Geo. H.</i>	Federal Relations.
4	Cook, Chas. C.	Insurance, State Prison.
22	<i>Davis, Eddie S.</i>	Legislative Expenses, Sale of Lands.
18	<i>Fuessenich, Fred'k F.</i>	New Counties and County Seats, Unfinished Business.
17	Gates, Chas. A.	Contingent Expenses, Temperance.
7	Graham, Chas. E.	Claims, Executive Nominations, Forfeited Rights.
9	Hamilton, Thos.	Executive Nominations, Fisheries and Game.
16	Jacobs, Frederick A.	Military Affairs, Senate Appointments.
14	<i>McNell, Archibald</i>	School Fund.
13	Nash, Lloyd.	Banks, Contingent Expenses, Senate Appointments, Woman Suffrage.
1	<i>Ney, John M.</i>	Capitol Furniture and Grounds, Executive Nominations, Manual and Roll.
23	<i>Noone, Thos. F.</i>	Contingent Expenses (Clerk), Engrossed Bills, Rules (Senate).
6	Page, Chas.	Public Health and Safety, State Library.
3	Pattison, Alex. T.	Appropriations, Engrossed Bills.
21	Snell, Henry M.	Railroads.
5	Tracy, Cornelius	Education.
12	Waleh, James F.	Judiciary, Judicial Nominations.
2	Wilcox, Frank L.	Congressional and Senatorial Districts (Special), Roads, Bridges, and Rivers, Ex-
8	Woodruff, Rollin S.	Finance.

[positions.

99	Smith, H. K.	Hartford.	100	Bessell, Noble	New Milford.
101	Cooper, J. E.	New Britain.	108	Ramsdell, J. H.	Bridgewater.
108	Graham, C. H.	Farmington.	104	Beers, H. S.	Westport.
106	Clark, N. D.	Bethany.	106	Warren, J. R.	Lyme.
107	Backus, J. R.	Colchester.	108	Le Feuvre, H. L.	Avon.
			110	Perowne, E. H.	Winchester.

ALPHABETICAL ROLL OF THE HOUSE.

Speaker of the House, the Hon. MICHAEL KENEALY, Stamford.

[Republicans in Roman; Democrats in *Italics*.]

Sec.	Row.	Seat.	Names.	Towns.	Committees.
A					
2	1	8	Abbott, Geo. I.	Ridgefield,	{ Constitutional Amendments (House) (Clerk). Military Affairs.
3	8	287	Aitkin, Thos. P.	Manchester,	Unfinished Business (Clerk).
4	3	61	Alcorn, Hugh H.	Suffield,	Incorporations (Chairman).
4	3	77	Alling, Willard I.	Berlin,	Forfeited Rights (Clerk). Rules (Joint).
4	8	251	Allyn, Austin V.	Goshen,	School Fund.
3	7	215	Andrews, Harry L.	Wolcott,	Capitol Furniture and Grounds.
2	3	56	Armstrong, Fred'k S.	Franklin,	Rules (Joint).
2	2	24	Arnott, Alexander	Manchester,	Fisheries and Game (Chairman).
2	4	80	Atwood, John W.	Plainfield,	{ Appropriations. Contingent Expenses (House) (Chairman).
B					
4	4	107	Backus, John R.	Colchester,	Public Health and Safety.
1	1	16	<i>Backus, Wm. C.</i>	Windham,	Insurance.
3	7	217	Bacon, Chas. E.	Middletown,	Public Health and Safety.
1	4	112	<i>Baker, Davis A.</i>	Ashford,	{ Constitutional Amendments (House). Incorporations.
4	1	19	Baker, Frank H.	Stafford,	Incorporations.
4	4	97	Banks, Elmore S.	Fairfield,	{ Judiciary (Chairman). [(Chairman). Rules (Joint) (Chairman). Rules (House)
4	4	111	Barber, Howard G.	Union,	Agriculture.
3	5	125	Barnard, Louis H.	Bloomfield,	Agriculture.
3	1	3	Bartlett, Cyrus O.	Gulford,	Claims.
1	5	154	<i>Basham, John T.</i>	Middlebury,	Federal Relations (Clerk).
3	6	161	Beach, Henry L.	Bristol,	Congressional and Senatorial Districts.
1	2	36	<i>Beardsley, Oscar L.</i>	Huntington,	Contingent Expenses (House).
1	4	104	<i>Beers, Homer S.</i>	Westport,	Federal Relations (Clerk).
3	4	81	Benedict, Frank A.	Seymour,	Fisheries and Game. Putnam Memorial Camp.
4	5	147	Bennett, Alfred S.	Cheshire,	Roads, Rivers, and Bridges.
1	4	100	<i>Bennitt, Noble</i>	New Milford,	Sale of Lands.
1	7	236	<i>Benley, Warham W.</i>	Bozrah,	School Fund.
3	3	47	Bicknell, Geo. E.	Meriden,	Banks (Chairman).
2	7	208	Bidwell, Elliott L.	Saybrook,	Military Affairs.
4	8	253	Bigelow, Amatus R.	Colchester,	Insurance.
2	8	226	<i>Bird, John</i>	Naugatuck,	New Counties and County Seats.
2	8	244	<i>Bissonnette, N. P.</i>	Bridgeport,	{ Constitutional Amendments (Joint) (Clerk). Woman Suffrage (Clerk).
1	1	30	<i>Blakeman, Austin B.</i>	Newtown,	Capitol Furniture and Grounds.
3	4	91	Blakeman, Frank E.	Stratford,	Agriculture (Clerk).
4	5	143	Blodgett, Wm. H., Jr.	Canaan,	Banks (Clerk).
1	5	142	<i>Botsford, Chas. H.</i>	Bridgeport,	Constitutional Amendments (House).
3	3	59	Bowen, Geo. Austin	Woodstock,	Humane Institutions (Chairman). [(Clerk).
4	5	141	Bowen, Thomas	Naugatuck,	Judiciary. Contested Elections (House)
4	6	191	Bradbury, John H.	Old Lyme,	Fisheries and Game.
2	3	54	Bradford, Geo. H.	Montville,	Roads, Bridges, and Rivers.
3	7	205	Bradley, Arthur C.	Weston,	School Fund.
4	4	113	Brainard, Arthur M.	Glastonbury,	State Prison.
1	8	250	<i>Brangfield, John</i>	Portland,	Claims.
2	7	218	Brewster, Albert G., Jr.	Griswold,	Capitol Furniture and Grounds.
3	7	219	Briggs, Chas. S.	Lebanon,	Claims.
3	3	49	Bristol, Theodore L.	Ansonia,	Incorporations.
2	3	52	Brockway, Lee L.	Lyme,	Federal Relations.
1	6	190	<i>Bromley, Calvin D.</i>	Lisbon,	Finance.

Sec.	Row.	Seat	Names.	Towns.	Committees.
2	5	184	Brophy, John	Ridgefield,	Incorporations.
1	4	114	Brown, David A.	Tolland,	New Counties and County Seats.
3	6	185	Brown, Edmund	Norfolk,	Roads, Bridges, and Rivers (Chairman).
2	6	163	Buckingham, Scovill McL.	Watertown,	Cities and Boroughs.
4	4	115	Buell, Elton W.	Hebron,	Temperance (Clerk).
2	4	90	Bunnell, Edgar D.	Hartland,	Judicial Nominations.
3	6	179	Burrows, Benj. F.	Groton,	Humane Institutions.
3	4	89	Barton, Orville B.	Trumbull,	Public Health and Safety.

C

3	8	233	Canfield, Wallace	North Canaan,	School Fund.
2	6	178	Case, Owen E.	Barkhamsted,	Education.
2	1	6	Cave, Thos. P.	Darien,	Temperance.
2	7	210	Champlin, Chas. F.	Stonington,	Temperance.
3	4	93	Chatfield, Minotte E.	New Haven,	{ Cities and Boroughs. Constitutional Amendments (House). Woman Suffrage (Chairman). Capitol Furniture and Grounds. Legislative Expenses (Clerk). Rules (Joint).
2	8	50	Clark, Edward L., Jr.	Orange,	Claims.
2	6	176	Clark, John M.	Chaplin,	Education (Clerk).
4	4	105	Clark, Noyes D.	Bethany,	Railroads.
4	3	65	Clark, Samuel P.	East Haddam,	Roads, Bridges, and Rivers.
3	8	243	Clark, Thos. J.	Haddam,	Putnam Memorial Camp.
1	6	200	Cochrane, Geo. W.	Cornwall,	Cities and Boroughs (Chairman).
3	4	95	Coit, Wm. B.	New London,	Fisheries and Game.
1	8	252	Collins, Chester H.	Columbia,	{ Incorporations. New Towns and Probate Districts (Clerk).
3	3	51	Conklin, J. Howell	Chatham,	{ Engrossed Bills (Clerk). Judicial Nominations.
1	5	146	Connor, Michael J.	Enfield,	Public Health and Safety.
2	7	212	Converse, Harvey H.	Eastford,	Judiciary (Clerk). Rules (Joint) (Clerk).
4	4	101	Cooper, James E.	New Britain,	{ Judicial Nominations (Clerk). Congressional and Senatorial Districts.
2	2	26	Covell, Marcus A.	Thompson,	Finance (Chairman). [(Chairman).
3	4	79	Cranska, Floyd	Plainfield,	Constitutional Amendments (House). Expos's
3	3	53	Cross, Frederick E.	Waterbury,	School Fund.
4	7	227	Culver, Andrew W.	Beacon Falls,	

D

1	2	34	Dann, Wallace	Norwalk,	School Fund (Chairman). Contested Elections.
3	5	183	D'Arcey, Thos. F.	Enfield,	Temperance.
3	1	7	Davis, Aaron H.	Redding,	Labor.
4	3	78	Davis, Geo. H.	Durham,	Cities and Boroughs.
3	8	235	Davis, John H.	Preston,	Railroads.
4	3	69	Deming, Frank H.	Hampton,	State Prison (Clerk).
4	7	235	Denison, J. Kirtland	Chester,	Forfeited Rights. Rules (Joint).
1	1	12	Donovan, Jeremiah	Norwalk,	Claims (Chairman). Military Affairs.
1	2	36	Donovan, John H.	Huntington,	Expositions.
4	5	139	Downes, Michael T.	Wallingford,	Railroads (Chairman).
4	1	17	Driggs, Frank	Barkhamsted,	State Prison.
2	7	222	Dunbar, Nathan L.	Cornwall,	Humane Institutions.
1	3	73	Dunn, Daniel P.	Windham,	Temperance.
1	16	196	Dunn, John J.	Tolland,	Forfeited Rights.

E

3	5	121	Eaton, Fred B.	Mansfield,	Railroads.
2	2	23	Eckhard, Henry L.	Stamford,	{ Judicial Nominations (Chairman). Legislative Expenses.
3	7	207	Elliott, James H.	Harwinton,	Roads, Bridges, and Rivers.
2	6	180	Elliott, Joseph H.	Pomfret,	Putnam Memorial Camp.
2	3	48	Ely, Clarence M.	Harwinton,	{ Constitutional Amendments (Joint) (Ch'man). Labor. Military Affairs.
1	5	162	Evans, Henry M.	Brooklyn,	Roads, Bridges, and Rivers.
4	2	33	Evans, Thos. A.	Bethel,	State Prison (Chairman).

Sec.	Row.	Seat.	Names.	Towns.	Committees.
F					
3	6	173	Fawthrop, Walter	Cromwell,	Agriculture.
3	6	177	Fenn, Geo. D.	Prospect,	{ Sale of Lands (Chairman). Unfinished Business.
2	5	132	Fenn, Willis I.	Meriden,	Judiciary.
2	7	303	Field, Geo. C.	Madison,	Humane Institutions.
1	7	226	Fisk, Louis A.	Branford,	Appropriations.
2	4	96	Ford, Wm. J.	Washington,	Public Health and Safety (Chairman).
1	5	160	Forestelle, Wm.	Warren,	Rules (Joint) (Clerk).
2	4	88	Frey, Jacob	East Windsor,	{ Constitutional Amendments (Joint). Forfeited Rights.
4	7	231	Frink, Geo. A.	Preston,	Judicial Nominations.
G					
4	1	13	Geiston, Maltby G.	Sherman,	Education.
1	7	232	Gorman, Martin	Danbury,	Labor (Clerk).
2	4	84	Goales, Henry S.	Glastonbury,	Cities and Boroughs (Clerk).
1	4	103	Graham, Chas. H.	Farmington,	Manufactures.
2	3	56	Grant, Roswell	So. Windsor,	Engrossed Bills (Chairman).
4	2	37	Greenman, Geo.	Norwich,	Appropriations.
1	7	230	Gregory, Chas. T.	Wilton,	New Counties and County Seats.
2	3	31	Griswold, Edward	Gulford,	Military Affairs (Chairman).
4	2	43	Gruener, Theodore	New Haven,	Cities and Boroughs. State Library (Clerk).
2	6	172	Guernsey, Howard M.	Thomaston,	Public Health and Safety (Clerk).
H					
3	7	309	Hallock, Edwin	Derby,	Banks.
3	7	203	Hamlin, Geo. B.	Sharon,	New Counties and County Seats.
4	5	145	Harris, Chas. C.	Wethersfield,	Finance.
4	3	240	Harrison, Urban T.	North Branford,	Labor.
2	5	186	Hatch, Joseph R.	New Fairfield,	Roads, Bridges, and Rivers.
3	5	131	Hawley, David E.	Farmington,	Fisheries and Game (Clerk).
2	6	183	Hawley, Samuel A.	New Hartford,	Agriculture. Claims.
4	6	199	Hayes, Wallace P.	Bethlehem,	Incorporations (Clerk).
2	3	33	Hendey, Henry J.	Torrington,	Manufactures. State Library (Chairman).
2	8	240	Higgins, Thos. P.	Norfolk,	Manufactures.
2	5	122	Hitchcock, Floyd F.	Woodbury,	{ Capitol Furniture and Grounds (Chairman). Judicial Nominations.
4	2	39	Hoffman, Chas. A.	Danbury,	Humane Institutions.
3	6	175	Hohbain, Wm.	Burlington,	Sale of Lands.
3	4	83	Holman, Justin B.	Old Saybrook,	{ Constitutional Amendments (Joint). Humane Institutions.
2	1	10	Hotchkiss, Edwin P.	Southington,	New Counties and County Seats (Chairman).
2	6	166	Houghton, Alex. A.	Putnam,	Cities and Boroughs.
3	4	85	Hough, Emerson A.	Canton,	{ Capitol Furniture and Grounds (Clerk). Legislative Expenses.
4	6	193	Howard, Arthur W.	Wethersfield,	Public Health and Safety.
4	4	109	Hubbard, John T.	Litchfield,	Judiciary.
1	1	14	Hurlburt, Henry S.	Roxbury,	Legislative Expenses.
4	8	247	Hutchinson, Edwin L.	Andover,	Public Health and Safety.
1	3	70	Hyde, Chas. S.	Canterbury,	Capitol Furniture and Grounds.
I					
2	7	204	Ives, Fessenden L.	Goehen.	Expositions.
J					
2	4	94	Jennings, Oliver C.	Fairfield,	Fisheries and Game.
3	2	37	Jennings, Stephen E.	Saybrook,	Banks.
1	3	74	Jones, Curtis P.	Essex,	Sale of Lands.
4	5	151	Johnson, Horace D.	Hamden,	Insurance.

Sec.	Row.	Seat.	Names.	Towns.	Committees.
K					
1	6	194	<i>Kavanagh, Edward F.</i>	Wallingford,	Constitutional Amendments (Joint).
3	6	169	<i>Keeney, Mayro</i>	Somers,	Finance.
1	5	148	<i>Kelly, Carl</i>	Newtown,	Federal Relations.
1	3	66	<i>Kibbe, Allerton C.</i>	Ellington,	Assignment of Seats.
3	6	171	<i>Kibbe, Aretas F.</i>	Somers,	Insurance.
2	6	170	<i>Kirby, Geo. S.</i>	Sharon,	Insurance.
1	1	18	<i>Kirschberger, Wm. F.</i>	Morris,	Constitutional Amendments (Joint).
3	6	165	<i>Korper, Louis J.</i>	Willington,	Appropriations.
L					
2	5	196	<i>LaBelle, Wm. E.</i>	Killingly,	Railroads.
3	5	137	<i>Lake, Everett J.</i>	Hartford,	Appropriations (Chairman).
3	7	221	<i>Lamb, Daniel W.</i>	Ledyard,	Federal Relations.
1	5	140	<i>Lambert, Henry</i>	New London,	{ Judicial Nominations.
2	6	184	<i>Landon, Albert B.</i>	Salisbury,	{ Unfinished Business (Chairman).
1	6	188	<i>Lanphere, Albert H.</i>	Waterford,	Manual and Roll (Clerk).
2	5	120	<i>Lanyon, James R.</i>	Cheshire,	New Counties and County Seats (Clerk).
4	5	149	<i>Lawton, Harold</i>	Sprague,	Finances (Clerk). Con. and Senatorial Districts
1	4	108	<i>LeFebvre, Henry L.</i>	Avon,	Incorporations. (Chmn.)
					Sale of Lands.
2	5	138	<i>Libby, Freeman A.</i>	Putnam,	{ Appropriations.
3	3	55	<i>Lines, John</i>	Waterbury,	{ Legislative Expenses (Chairman).
2	5	194	<i>Lockwood, James H.</i>	Woodbury,	Manufactures (Chairman).
3	2	25	<i>Loomis, James N.</i>	Granby,	Woman Suffrage.
3	6	183	<i>Loomis, Wm. H.</i>	Vernon,	School Fund (Clerk).
4	5	157	<i>Lyman, Charles E.</i>	Middlefield,	Humane Institutions.
					Constitutional Amendments (House). Congressional and Senatorial Districts (Clerk).
M					
3	4	223	<i>Mack, Wm. H.</i>	East Haddam,	Finance.
4	6	187	<i>Maples, Frank T.</i>	Norwich,	Education (Chairman).
4	2	45	<i>Mason, Carlos V.</i>	Bristol,	Railroads (Clerk).
1	6	192	<i>Mattoon, David E.</i>	Plymouth.	Expositions.
3	3	57	<i>Mayberry, Franklin H.</i>	East Hartford,	{ Assignment of Seats (Chairman).
3	2	21	<i>Mead, James R.</i>	Greenwich,	{ Humane Institutions (Clerk).
3	2	23	<i>Mead, Whitman S.</i>	Greenwich,	Insurance (Chairman) Congressional and Senatorial Districts.
2	4	86	<i>Middleton, Geo. W.</i>	East Windsor,	Banks.
3	5	135	<i>Miles, Isaac F.</i>	New Britain,	{ Forfeited Rights.
1	5	156	<i>Morey, Harvey W.</i>	Ashford,	{ Roads, Bridges, and Rivers.
2	4	92	<i>Murphy, Osborne E.</i>	Hartland,	Labor (Chairman).
					Fisheries and Game.
					Sale of Lands.
N					
3	6	167	<i>Neil, Homer N.</i>	Willington,	Manufactures.
3	1	1	<i>Nettleton, Lauren L.</i>	Killingworth,	Education.
2	6	174	<i>Newton, Henry H.</i>	Durham,	Legislative Expenses. Military Affairs.
3	1	9	<i>Nichols, Enoch</i>	Southington,	Federal Relations (Chairman).
4	5	151	<i>Noyes, Charles B.</i>	Lebanon,	Railroads.
P					
1	2	46	<i>Page, Walter O.</i>	Kent,	State Prison.
1	6	198	<i>Palmer, W. Harley</i>	Coventry.	Congressional and Senatorial Districts.
1	3	64	<i>Parker, Henry F.</i>	Vernon,	Assignment of Seats. Manual and Roll.
2	7	206	<i>Parker, John B., Jr.,</i>	Windsor,	Expositions.
2	7	230	<i>Parmelee, Lovell D.</i>	Killingworth,	Temperance.
1	4	110	<i>Persons, Edward H.</i>	Winchester,	Appropriations.
4	3	63	<i>Platt, Omar W.</i>	Milford,	{ Judiciary. Judicial Nominations.
1	2	44	<i>Pope, John B.</i>	Oxford,	{ New Towns and Probate Districts (Chairman).
					New Counties and County Seats.

Sec.	Row.	Seat.	Names.	Towns.	Committees.
4	6	180	Porter, David N.	Thompson,	Agriculture.
1	2	43	Post, Gilbert A.	Westbrook,	Woman Suffrage.
3	2	29	Potter, Henry J.	Woodstock,	Education.
2	7	214	Pratt, Edward A.	Voluntown,	New Towns and Probate Districts.
4	2	35	Pratt, Edward W.	East Hartford,	Cities and Boroughs.
1	3	76	Percell, John H.	Salem,	Sale of Lands.
2	5	128	Putnam, Albert D.	Killingly,	Banks.

Q

3	8	220	Quigg, Wm. F.	Marlborough,	Federal Relations. Putnam Memorial Camp.
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R

1	4	102	Randall, John H.	Bridgewater,	Federal Relations.
1	5	158	Reldy, Edward L.	Winchester,	Military Affairs.
4	4	116	Richmond, Fred L.	Canterbury,	Sale of Lands.
3	8	245	Robbins, Wm. G.	Rocky Hill,	Expositions (Clerk).
1	5	152	Robertson, Geo. H.	Coventry,	Congressional and Senatorial Districts.
2	1	4	Ruscoe, De Witt C.	New Canaan,	Finance.
3	5	123	Russell, Edwin A.	Suffield,	Putnam Memorial Camp (Clerk). State Library.
1	7	224	Ryder, Marshall P.	Plainville,	Woman Suffrage.

S

3	5	119	Savage, Clarence H.	Mansfield,	Agriculture (Chairman).
1	5	150	Sayles, Alva F.	Sterling,	Forfeited Rights.
3	5	127	Scarborough, Geo. F.	West Hartford,	Insurance (Clerk).
2	6	186	Scoville, Robert	Salisbury,	Constitutional Amendments (House) (Chman.)
4	3	67	Searle, Chas. B.	Windsor,	Constitutional Amendments (Joint).
1	5	144	Seymour, Leslie C.	Windsor Locks,	Contingent Expenses (House) (Clerk).
2	8	242	Shelton, Edwin C.	Monroe,	Manufactures.
2	7	234	Sherwood, J. Arthur	Easton,	New Towns and Probate Districts.
1	3	75	Shney, John T.	Branford.	Claims.
3	8	241	Smith, Edwin T.	Hebron,	Woman Suffrage.
4	4	117	Smith, Geo. W.	Milford,	New Towns and Probate Districts.
4	4	99	Smith, Herbert K.	Hartford,	State Prison.
4	5	155	Smith, Hiram A.	Colebrook,	Judiciary. Constitutional Am'd'ts (House).
4	5	159	Smith, Roderick S.	Simsbury,	Finance. New Towns and Probate Districts.
4	5	153	Smith, Wm. H.	Stonington,	Claims.
2	7	216	Spencer, Henry	Haddam,	Woman Suffrage.
4	1	15	Spittle, Wm.	Torrington,	State Prison.
1	3	66	Stevens, Lucius K.	Clinton,	Military Affairs.
1	4	98	Staub, Nicholas	New Milford,	Fisheries and Game. [Senatorial Districts.
4	3	75	Stiles, Frank L.	No. Haven,	Banks. Manual and Roll (Chairman). Con. and
3	7	201	Stockwell, Samuel T.	Simsbury,	Railroads.
1	5	164	Stone, Berkley C.	Middletown,	Agriculture.
1	8	254	Sweeney, James J.	Derby.	Manufactures (Clerk).
					Expositions.

T

4	7	229	Taylor, Frank B.	Brookfield,	New Towns and Probate Districts.
2	3	60	Thompson, Clarence E.	Orange,	Banks. Forfeited Rights (Chairman).
3	7	213	Thompson, Geo. D.	No. Stonington,	New Counties and County Seats.
2	1	2	Thresher, Henry C.	Stafford,	Labor.
4	6	197	Tibbals, Irvin N.	Chatham,	Insurance.
2	2	20	Todd, John	Redding,	Putnam Memorial Camp (Chairman).
4	7	223	Towne, George	Union,	Education.
4	1	11	Tyler, John S.	East Haven,	Temperance (Chairman).
2	8	246	Tyron, Chas. G.	Bolton,	Legislative Expenses.

Sec.	Row.	Seat.	Names.	Towns.	Committees.
W					
3	2	98	Wakelee, Wm. H.	Southbury,	Appropriations (Clerk).
4	5	163	Walden, David P.	Scotland,	New Towns and Probate Districts.
1	8	248	Walsh, Patrick H.	New Hartford,	Forfeited Rights.
2	4	83	Warner, Wm. H.	Woodbridge,	Putnam Memorial Camp.
1	4	106	Warren, J. Raymond	Lyme,	State Prison.
1	4	118	Watts, Robert J.	Washington,	Constitutional Amendments (Joint).
3	4	87	Wells, Albert B.	Granby,	Cap. Furniture and Grounds. Rules (Joint)
4	2	41	Welles, E. Stanley	Newington,	Education.
1	2	40	Wheeler, Albert E.	Groton,	Legislative Expenses. Manufactures.
3	5	130	White, E. Frank	No. Stonington,	Woman Suffrage.
4	6	195	White, Horace W.	Colebrook,	Temperance.
3	1	5	White, James R.	East Lyme,	Putnam Memorial Camp.
3	7	211	Whiting, Irving	Ansonia,	Labor.
4	3	71	Williams, Andrew G.	Pomfret,	Labor.
3	5	129	Willoughby, John G.	East Granby,	School Fund.
1	3	62	Woodruff, James P.	Litchfield,	Judiciary. Rules (Joint). Rules (House).

MEMBERS AND OFFICERS

OF THE

House of Representatives of the State of Connecticut,

JANUARY SESSION, 1903.

HARTFORD COUNTY.

<i>Town.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
Hartford,	EVERETT J. LAKE,	r.,	31	Woodstock,	Merchant,	Married,	Hartford.
"	HERBERT KNOX SMITH,	r.,	38	Chester, Mass.,	Lawyer,	Single,	Hartford.
Avon,	HENRY N. LAFEBVRE,	d.,	31	Swanton, Vt.,	Blacksmith,	Married,	Collinsville.
Berlin,	WILLARD I. ALLING,	r.,	47	Berlin,	Wagon Mfr.,	Married,	Kensington.
Bloomfield,	LOUIS H. BARNARD,	r.,	45	Bloomfield,	Farmer,	Widower,	Bloomfield.
Bristol,	HENRY L. BEACH,	r.,	68	Milford,	Retired,	Widower,	Bristol.
"	CARLOS V. MASON,	r.,	39	Unionville,	Insurance,	Married,	Bristol.
Burlington,	WILLIAM HOHBEIN,	r.,	34	Germany,	Polisher,	Married,	Collinsville.
Canton,	EMERSON A. HOUGH,	r.,	59	Collinsville,	Druggist,	Married,	Collinsville.
East Granby,	JOHN G. WILLOUGHBY,	r.,	35	East Granby,	Farmer,	Married,	Tariffville.
East Hartford,	FR'KLIN H. MAYBERRY,	r.,	43	Casco, Me.,	Physician,	Married,	Burnside. ¹
"	EDWARD W. PRATT,	r.,	40	Essex,	Dentist,	Married,	East Hartford. ²
East Windsor,	JACOB FREY,	r.,	40	Windsor,	Farmer,	Married,	Warehouse Pt.
"	GEO. W. MIDDLETON,	r.,	47	New London,	Liveryman,	Single,	Broad Brook.
Enfield,	THOMAS F. D'ARSEY,	r.,	43	Hazardville,	Foreman,	Married,	Hazardville.
"	MICHAEL J. CONNOR,	d.,	29	Enfield,	Traveling Salesman,	Single,	Thompsonville.
Farmington,	CHARLES H. GRAHAM,	r.,	65	New Britain,	Manufacturer,	Married,	Unionville.
"	DAVID R. HAWLEY,	r.,	46	Farmington,	Painter,	Married,	Farmington.
Glastonbury,	HENRY S. GOSLEE,	r.,	30	Glastonbury,	Lawyer,	Married,	Glastonbury.
"	ARTHUR M. BRAINARD,	r.,	61	Glastonbury,	Mason,	Married,	E. Glastonbury.
Granby,	JAMES N. LOOMIS,	r.,	70	Southwick, Ms.,	Merchant,	Married,	Granby. ³
"	ALBERT B. WELLS,	r.,	47	Enfield,	Farmer,	Married,	Granby.
Hartland,	OSBORNE E. MURPHY,	r.,	52	Tolland, Mass.,	Farmer,	Married,	Center Hill.
"	EDGAR D. BUNNELL,	r.,	36	East Hartland,	Teaming,	Married,	East Hartland.
Manchester,	ALEXANDER ARNOTT,	r.,	27	Belfast, Ire'nd,	Lawyer,	Single,	S. Manchester.
"	THOMAS P. AITKIN,	r.,	52	Scotland,	Tin'r & Plum'r,	Married,	Manchester.
Marlborough,	WILLIAM F. QUIGG,	r.,	38	Coleraine, Ire'd,	Lumb. Mfr.,	Married,	Marlboro Mills.
New Britain,	JAMES E. COOPER,	r.,	29	Lockp't, N. Y.,	Lawyer,	Married,	New Britain.
"	ISAAC F. MILES,	r.,	44	Hartford,	Marble Dealer,	Married,	New Britain.
Newington,	R. STANLEY WELLES,	r.,	36	Newington,	Genealog. w'k,	Single,	Newington.
Plainville,	MARSHALL P. RYDER,	d.,	46	Windham, N.Y.,	Merchant,	Married,	Plainville. ⁴
Rocky Hill,	WILLIAM G. ROBBINS,	r.,	60	Rocky Hill,	Farmer,	Married,	Rocky Hill.
Simsbury,	RODERICK S. SMITH,	r.,	49	New Haven,	Builder,	Married,	Weatogue.
"	SAM'EL T. STOCKWELL,	r.,	41	Simsbury,	Farmer,	Married,	W. Simsbury.
Southington,	ENOCH NICHOLS,	r.,	61	No. Sutton, N.H.,	Merchant,	Married,	Southington.
"	EDWIN P. HOTCHKISS,	r.,	68	Meriden,		Married,	Plantville.
South Windsor,	ROSWELL GRANT,	r.,	54	So. Windsor,	Farmer,	Married,	E. W'dsor Hill.
Suffield,	EDWIN A. RUSSELL,	r.,	69	Russell, Mass.,	Farmer,	Married,	Suffield.
"	HUGH M. ALCORN,	r.,	29	Suffield,	Lawyer,	Married,	Hartford.
West Hartford,	GEO. F. SCARBOROUGH,	r.,	45	Brooklyn,	Insurance,	Married,	Hartford.
Wethersfield,	ARTHUR W. HOWARD,	r.,	35	Providence, R.I.,	Physician,	Married,	Wethersfield.
"	CHARLES C. HARRIS,	r.,	39	Hartford,	Farmer,	Married,	Wethersfield.
Windsor,	CHARLES B. SEARLE,	r.,	38	Westfield, Ms.,	Mason,	Married,	Windsor.
"	JOHN B. PARKER, JR.,	r.,	49	South Windsor,	Farmer,	Married,	Poquonock.
W'dsor Locks,	LESLIE C. SEYMOUR,	d.,	53	Southwick, Ms.,	Lumber Dealer,	Married,	W'dsor Locks. ⁵

¹ House, 1895.

² House, 1899.

³ House, 1868.

⁴ House, 1891.

⁵ House, 1901.

Republicans, 41 ; Democrats, 4.

NEW HAVEN COUNTY.

Town.	Name.	Pol.	Age.	Birthplace.	Occupation.	Married or Single.	P. O. Address.
New Haven,	MINOTTE E. CHATFIELD,	r.,	43	Centerville,	Paper Mfr.,	Married,	New Haven.
"	THEODORE GRUENER,	r.,	43	N. York city,	Merchant,	Single,	New Haven.
Waterbury,	JOHN LINES,	r.,	69	Waterbury,	Mechanic,	Married,	Waterbury.
"	FREDERICK E. CROSS,	r.,	56	Cape Vinc't, N. Y.,	Mfg'r.,	Married,	Waterbury.
Ansonia,	IRVING WHITING,	r.,	43	Forestville,	Machinist,	Married,	Ansonia.
"	THEODORE L. BRISTOL,	r.,	33	Ansonia,	Merchant,	Married,	Ansonia.
Beacon Falls,	ANDREW W. CULVER,	r.,	56	Oxford,	Farmer,	Married,	Beacon Falls. ¹
Bethany,	NOYES D. CLARK,	r.,	33	Woodbridge,	Civil Engineer,	Single,	Westville.
Branford,	JOHN T. SLINNEY,	d.,	38	Branford,	Contractor,	Married,	Branford.
"	LOUIS AGASSIZ FISK,	d.,	29	Hartford,		Married,	Branford.
Cheshire,	JAMES R. LANYON,	r.,	31	N. Hamb'g, N. Y.,	Town Clerk,	Married,	Cheshire. ²
"	ALFRED S. BENNETT,	r.,	44	England,	Merchant,	Married,	Cheshire.
Derby,	EDWIN HALLOCK,	r.,	62	Derby,	Merchant,	Single,	Derby. ³
"	JAMES J. SWEENEY,	d.,	55	Ireland,	Laborer,	Married,	Derby.
East Haven,	JOHN S. TYLER,	r.,	67	East Haven,	Farmer,	Married,	East Haven.
Gulford,	EDWARD GRISWOLD,	r.,	63	Gulford,	Merchant,	Widower,	Gulford. ⁴
"	CYRUS O. BARTLETT,	r.,	74	North Guilford,	Farmer,	Married,	Gulford.
Hamden,	HORACE D. JOHNSON,	r.,	41	Hamden,	Farmer,	Single,	New Haven.
Madison,	GEORGE C. FIELD,	r.,	44	Madison,	Undertaker,	Married,	Madison.
Meriden,	GEORGE E. BICKNELL,	r.,	41	Belfast, Maine,	Die Sinker,	Married,	Meriden. ⁵
"	WILLIS I. FENN,	r.,	48	Wallingford,	Lawyer,	Single,	Meriden.
Middlebury,	JOHN T. BASHAM,	d.,	52	On the Ocean,	Farmer,	Married,	Middlebury. ⁶
Milford,	OMAR W. PLATT,	r.,	28	Milford,	Lawyer,	Single,	Milford. ⁶
"	GEORGE WM. SMITH,	r.,	46	Southbury,	Farmer,	Married,	Milford.
Naugatuck,	JOHN BIRD,	d.,	43	New York city,	Manufacturer,	Married,	Union City. ⁶
"	THOMAS BOWEN,	r.,	28	Llanelly, Wales,	Lawyer,	Single,	Naugatuck.
North Branford,	URBAN T. HARRISON,	r.,	47	Northford,	Far. & Mech.,	Single,	Northford.
North Haven,	FRANK L. STILES,	r.,	48	North Haven,	Brick Mfr.,	Married,	North Haven.
Orange,	CLARENCE E. THOMPSON,	r.,	57	West Haven,	Inv. Broker,	Married,	New Haven.
"	EDWARD L. CLARK, JR.,	r.,	42	Orange,	Lawyer,	Single,	New Haven.
Oxford,	JOHN B. POPE,	d.,	60	Roxbury,	Farmer,	Married,	Oxford. ⁷
Prospect,	GEORGE D. FENN,	r.,	62	Waterbury,	Farmer,	Mar'd, Waterbury,	R.F.D. No.2
Seymour,	FRANK A. BENEDICT,	r.,	41	Bethel,	Physician,	Widower,	Seymour.
Southbury,	WM. HOWARD WAKELEE,	r.,	40	Southbury,	Public official,	Married,	South Britain.
Wallingford,	EDWARD F. KAVANAGH,	d.,	31	Wallingford,	Polisher,	Single,	Wallingford. ⁸
"	MICHAEL T. DOWNES,	r.,	27	Waterbury,	Lawyer,	Single,	Wallingford.
Wolcott,	HARRY L. ANDREWS,	r.,	31	Wolcott,	Farmer,	Married,	Terryville, R.F.D.No.2
Woodbridge,	WILLIAM H. WARNER,	r.,	49	Woodbridge,	Agent,	Widower,	Westville.

¹ House, 1882.² House, 1899; Senate, 1901.³ House, 1897.⁴ House, 1882-83.⁵ House, 1901.⁶ House, 1899.⁷ House, 1880, 1881.

Republicans, 31; Democrats, 7.

NEW LONDON COUNTY.

New London,	HENRY LAMBERT,	d.,	31	Rockville,	Molder,	Married,	New London.
"	WILLIAM B. COIT,	r.,	40	New London,	Lawyer,	Married,	New London. ¹
Norwich,	GEORGE GREENMAN,	r.,	59	Griswold,	Farmer,	Married,	Norwich. ¹
"	FRANK T. MAPLES,	r.,	44	Norwich,	Elocutionist,	Married,	Norwich.
Bozrah,	WAREHAM W. BENTLEY,	d.,	41	N. Stonington,	Provision D'l'r,	Married,	Yantic.
Colchester,	JOHN R. BACKUS,	r.,	50	Lebanon,	Farmer,	Married,	Colchester.
"	AMATUS R. BIGELOW,	r.,	49	Colchester,	Farmer & Mech.,	Married,	Westchester.
East Lyme,	JAMES R. WHITE,	r.,	65	Winsted,	Farmer,	Married,	Niantic.
Franklin,	FRED'K S. ARMSTRONG,	r.,	36	Franklin,	Farmer,	Married,	Yantic.
Griswold,	ALB'T G. BREWSTER, JR.,	r.,	29	Griswold,	Farmer	Single,	Jewett City.
Groton,	BENJAMIN F. BURROWS,	r.,	42	Mystic,	Coal Dealer,	Married,	Mystic.
"	ALBERT E. WHEELER,	d.,	31	Groton,	Bookkeeper,	Single,	Mystic.
Lebanon,	CHARLES S. BRIGGS,	r.,	51	Lebanon,	Farmer,	Married,	No. Franklin.

NEW LONDON COUNTY—CONTINUED.

Town.	Name.	Pol.	Age.	Birthplace.	Occupation.	Married or Single.	P. O. Address.
Lebanon,	CHARLES B. NOYES,	r.,	57	Lebanon,	Farmer,	Married,	Willimantic.
Ledyard,	DANIEL W. LAMB,	r.,	51	Groton,	Farmer,	Married,	Mystic. ¹
Lisbon,	CALVIN D. BROMLEY,	d.,	32	Lisbon,	Teacher,	Married,	Norwich.
Lyme,	LEE L. BROCKWAY,	r.,	50	Hadlyme,	Merchant,	Married,	Hadlyme.
Lyme,	J. RAYMOND WARREN,	d.,	53	Lyme,	Hotel Steward,	Married	Lyme. ²
Montville,	GEORGE H. BRADFORD,	r.,	34	Montville,	Merchant,	Married,	Oakdale.
N. Stonington,	GEORGE D. THOMPSON,	r.,	50	Stonington,	Farmer,	Married,	N. Stonington. ¹
"	E. FRANK WHITE,	r.,	31	Stonington,	Farmer,	Married,	N. Stonington. ¹
Old Lyme,	JOHN H. BRADBURY,	r.,	60	Webster, Mass.,	Wool Scourer,	Married,	Lyme.
Preston,	GEORGE A. FRINK,	r.,	55	Preston,	Farmer,	Married,	Norwich.
"	JOHN H. DAVIS,	r.,	40	Stonington,	Farmer,	Married,	Norwich.
Salem,	JOHN H. PURCELL,	d.,	47	Colchester,	Farmer,	Married,	Colchester.
Sprague,	HAROLD LAWTON,	r.,	50	Lancashire, Eng.,	Cotton Mfr.,	Married,	Baltic.
Stonington,	WILLIAM H. SMITH,	r.,	71	Norwich,	Retired,	Married,	Mystic.
"	CHARLES F. CHAMPLIN,	r.,	46	N. Stonington,	Farmer,	Married,	Westerly, R. I.
Voluntown,	EDWARD A. PRATT,	r.,	45	Voluntown,	Farmer,	Married,	Voluntown.
Waterford,	ALBERT H. LANPHERE,	d.,	48	Waterford,	Collector,	Married,	Waterford. ³

¹ House, 1901.² House, 1890.³ House, 1887, 1899, 1901.

Republicans, 23; Democrats, 7.

FAIRFIELD COUNTY.

Bridgeport,	CHAS. H. BOTSFORD,	d.,	49	Monroe,	Builder,	Widower,	Bridgeport.
"	N. P. BISSONNETTE,	d.,	34	Canada,	Carpenter,	Married,	Bridgeport.
Danbury,	MARTIN GORMAN,	d.,	38	Danbury,	Hatter,	Single,	Danbury.
"	CHARLES A. HOFFMAN,	r.,	39	H. Bridge, N.J.,	Cigar Mfr.,	Married,	Danbury.
Bethel,	THOMAS A. EVANS,	r.,	43	Bethel,	Hatter,	Married,	Bethel.
Brookfield,	FRANK B. TAYLOR,	r.,	38	Boston, Mass.,	Hotel Prop'r,	Married,	Brookfield Cen.
Darien,	THOMAS P. CAVE,	r.,	69	New York city,	Decorator,	Widower,	Darien.
Easton,	J. ARTHUR SHERWOOD,	d.,	35	Easton,	Farmer,	Married,	Bridgeport.
Fairfield,	ELMORE S. BANKS,	r.,	36	Southport,	Lawyer,	Married,	Fairfield. ¹
"	OLIVER C. JENNINGS,	r.,	39	Fairfield,	Butcher,	Married,	Fairfield.
Greenwich,	JAMES R. MEAD,	r.,	42	Greenwich,	Lawyer,	Married,	Greenwich.
"	WHITMAN S. MEAD,	r.,	61	Greenwich,	Farmer,	Married,	Greenwich.
Huntington,	OSCAR L. BEARDSLEY,	d.,	58	New Milford,	Carpenter,	Married,	Shelton. ²
"	JOHN H. DONOVAN,	d.,	48	Ireland,	Farmer,	Married,	Shelton.
Monroe,	EDWIN C. SHELTON,	d.,	30	Monroe,	Farmer,	Married,	Stepney Depot.
New Canaan,	DEWITT C. RUSCOE,	r.,	62	New Canaan,		Married,	New Canaan.
New Fairfield,	JOSEPH R. HATCH,	r.,	39	New Fairfield,	Farmer,	Married,	New Fairfield.
Newtown,	CARL KELLY,	d.,	37	Newtown,	Hotel Clerk,	Single,	Newtown.
"	AUSTIN B. BLAKEMAN,	d.,	44	Newtown,	Merchant,	Married,	Botsford.
Norwalk,	WALLACE DANN,	d.,	55	Stamford,	Manufacturer,	Married,	Norwalk.
"	JEREMIAH DONOVAN,	d.,	48	Ridgefield,	Retired,	Married,	So. Norwalk.
Redding,	JOHN TODD,	r.,	72	Easton,	Farmer,	Married,	West Redding. ³
"	AARON H. DAVIS,	r.,	68	Danbury,	Wire Mfr.,	Widower,	Georgetown. ⁴
Ridgefield,	JOHN BROPHY,	r.,	61	Ireland,	Farmer,	Married,	Ridgefield. ⁵
"	GEORGE I. ABBOTT,	r.,	43	Irrington, N.Y.,	Merchant,	Married,	Ridgefield.
Sherman,	MALTBY G. GELSTON,	r.,	55	Sherman,	Farmer,	Married,	Sherman.
Stamford,	MICHAEL KENEALY,	r.,	48	Stamford,	Lawyer,	Married,	Stamford. ⁶
"	HENRY L. ECKHARD,	r.,	47	Germany,	Merchant,	Married,	Stamford.
Stratford,	FRANK E. BLAKEMAN,	r.,	44	Stratford,	Farmer,	Married,	Oronoque.
Trumbull,	ORVILLE B. BURTON,	r.,	50	Trumbull,	T. Clerk, Treas.,	Married,	Trumbull.
Weston,	ARTHUR C. BRADLEY,	r.,	50	Weston,	Farmer,	Married,	Westport.
Westport,	HOMER S. BEERS,	d.,	34	Westport,	Merchant,	Married,	Westport.
Wilton,	CHARLES T. GREGORY,	d.,	45	Weston,	Merchant,	Married,	Cannon.

¹ House, 1901.² House, 1886.³ House, 1899.⁴ House, 1869, 1901.⁵ House, 1893.⁶ House, 1897, 1899; Senate, 1901.

Republicans, 20; Democrats, 13.

WINDHAM COUNTY.

<i>Town.</i>	<i>Name.</i>	<i>Fol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
Windham,	DANIEL P. DUNN,	d.,	43	Willimantic,	Tobaccoist,	Married,	Willimantic.
"	WILLIAM C. BACKUS,	d.,	48	S. Windham,	Agent,	Married,	S. Windham.
Putnam,	ALEX. A. HOUGHTON,	r.,	52	W. Gloucester,	R. I., Mfr.,	Married,	Putnam.
"	FREEMAN A. LIBBY,	r.,	43	Dexter, Me.,	Physician,	Married,	Putnam.
Ashford,	DAVIS A. BAKER,	d.,	68	Ashford,	Merchant,	Married,	Warrenville. ¹
"	HARVEY W. MOREY,	d.,	68	Westford,	Farmer,	Married,	Westford. ²
Brooklyn,	HENRY M. EVANS,	d.,	39	Brooklyn,	Farmer,	Married,	Brooklyn.
Canterbury,	CHARLES S. HYDE,	d.,	43	Canterbury,	Farmer,	Married,	Brooklyn. ³
"	FRED L. RICHMOND,	d.,	32	Canterbury,	Farmer,	Married,	Plainfield.
Chaplin,	JOHN M. CLARK,	r.,	53	Chaplin,	Farmer,	Married,	Chaplin.
Eastford,	HARVEY H. CONVERSE,	r.,	55	Brimfield, Ms.,	Physician,	Married,	Eastford.
Hampton,	FRANK H. DEMING,	r.,	48	Hartford,	Butcher,	Married,	Hampton.
Killingly,	ALBERT N. PUTNAM,	r.,	50	Brooklyn,	Farmer,	Married,	Danielson.
"	WILLIAM E. LA BELLE,	r.,	47	Athens, N. Y.,	Druggist,	Married,	Killingly.
Plainfield,	FLOYD CRANSKA,	r.,	53	Thompson,	Manufacturer,	Widower,	Moosup.
"	JOHN W. ATWOOD,	r.,	38	Wauregan,	Manufacturer,	Widower,	Chaplin.
Pomfret,	ANDREW G. WILLIAMS,	r.,	56	Pomfret,	Farmer,	Married,	Pomfret Center.
"	JOSEPH H. ELLIOTT,	r.,	25	Pomfret,	Lumberman,	Single,	Elliot.
Scotland,	DAVID P. WALDEN,	r.,	54	Windsor Locks,	Farmer,	Married,	Scotland.
Sterling,	ALVA F. SAYLES,	d.,	31	Plainfield,	Mill Foreman,	Married,	Sterling.
Thompson,	MARCUS A. COVELL,	r.,	38	Putnam,	Merchant,	Married,	N. Grosvenor Die. ⁴
"	DAVID N. PORTER,	r.,	51	Thompson,	Farmer,	Married,	East Thompson.
Woodstock,	GEORGE AUSTIN BOWEN,	r.,	61	Woodstock,	Physician,	Married,	Woodstock.
"	HENRY J. POTTER,	r.,	52	Woodstock,	Farmer,	Married,	East Woodstock.

¹ House, 1867, 1877, 1887.² House, 1876.³ House, 1897.⁴ House, 1899.⁵ House, 1901.

Republicans, 16 ; Democrats, 8.

LITCHFIELD COUNTY.

Litchfield,	JOHN T. HUBBARD,	r.,	45	Litchfield,	Lawyer,	Single,	Litchfield. ¹
"	JAMES P. WOODRUFF,	d.,	34	Litchfield,	Lawyer,	Married,	Litchfield. ²
Winchester,	EDWARD H. PERSONS,	d.,	53	Sandisf'd, Ms.,	Ret. Merchant,	Married,	Winsted.
"	EDWARD L. REIDY,	d.,	37	Winsted,	Mason,	Single,	Winsted.
New Milford,	NICHOLAS STAUB,	d.,	61	France,	Farmer,	Married,	New Milford. ³
"	NOBLE BENNITT,	d.,	60	New Milford,	Real Estate,	Married,	New Milford. ³
Barkhamsted,	FRANK DRIGGS,	r.,	47	Barkhamsted,	Farmer,	Married,	New Hartford.
"	OWEN E. CASE,	r.,	53	Barkhamsted,	Farmer,	Married,	Barkhamsted. ⁴
Bethlehem,	WALLACE P. HAYES,	r.,	43	Bethlehem,	Mechanic,	Single,	Bethlehem.
Bridgewater,	JOHN H. RANDALL,	d.,	44	Bridgewater,	Farmer,	Married,	Bridgewater.
Canaan,	WM. H. BLODGETT, JR.,	r.,	28	Salisbury,	Lawyer,	Single,	Falls Village.
Colebrook,	HIRAM A. SMITH,	r.,	66	Colebrook,	Farmer,	Married,	Winsted.
"	HORACE W. WHITE,	r.,	49	Lee, Mass.,	Farmer,	Widower,	Colebrook.
Cornwall,	NATHAN L. DUNBAR,	r.,	33	Sharon,	Butcher,	Married,	Cornwall Br'dg.
"	GEORGE W. COCHRANE,	d.,	27	West Cornwall,	Merchant,	Single,	West Cornwall.
Goshen,	AUSTIN V. ALLYN,	r.,	32	Goshen,	Farmer,	Married,	Goshen.
"	FESSENDEN L. IVES,	r.,	34	Goshen,	Farmer,	Married,	West Goshen.
Harwinton,	JAMES H. ELLIOTT,	r.,	52	Harwinton,	Blacksmith,	Married,	Campville.
"	CLARENCE M. ELY,	r.,	47	Harwinton,	Lumberman,	Single,	Terryville. ⁵
Kent,	WALTER O. PAGE,	d.,	52	Dover, N. Y.,	Farmer,	Married,	South Kent. ¹
Morris,	WM. F. KIRCHBERGER,	d.,	37	Litchfield,	Farmer,	Married,	East Morris.
New Hartford,	SAMUEL A. HAWLEY,	r.,	67	Woodbury,	Farmer,	Single,	New Hartford.
"	PATRICK H. WALSH,	d.,	42	Collinsville,	Decorator,	Married,	New Hartford.
Norfolk,	THOMAS P. HIGGINS,	d.,	38	Torrington,	Foreman,	Married,	Norfolk.
"	EDMUND BROWN,	r.,	40	Norfolk,	Merch. & Eng'r,	Married,	Norfolk.
North Canaan,	WALLACE CANFIELD,	d.,	43	N. Marlboro', Ms.,	Manufact'r,	Married,	East Canaan.
Plymouth,	DAVID E. MATTOON,	d.,	54	Plymouth,	Stonecutter,	Married,	Plymouth.
Roxbury,	HENRY S. HURLBUT,	d.,	68	Roxbury,	Farmer,	Married,	Roxbury. ⁶
Salisbury,	ROBERT SCOVILLE,	r.,	27	Buffalo, N. Y.,	Farmer,	Single,	Chapinville. ¹
"	ALBERT B. LANDON,	r.,	39	Salisbury,	Cattle Dealer,	Married,	Lakeville. ¹

LITCHFIELD COUNTY—CONTINUED.

<i>Town.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
Sharon,	GEORGE S. KIRBY,	r.,	27	Brooklyn, N.Y.,	Hotel Prop.,	Married,	Sharon.
"	GEORGE B. HAMLIN,	r.,	34	Sharon,	Farmer,	Married,	Cornwall Br'dg.
Thomaston,	HOWARD M. GUERNSEY,	r.,	25	Thomaston,	Lum. & Rl. Est.,	Single,	Thomaston.
Torrington,	HENRY J. HENDEY,	r.,	58	London, Eng.,	Manufacturer,	Married,	Torrington.
"	WILLIAM SPITTLE,	r.,	67	Dudley, Eng.,	Machinist,	Married,	Torrington.
Warren,	WILLIAM FORESTELLE,	d.,	47	Warren,	Farmer,	Married,	Warren. ⁷
Washington,	WILLIAM J. FORD,	r.,	52	Washington,	Physician,	Widower,	Washington.
"	ROBERT J. WATTS,	d.,	45	Litchfield,	Merchant,	Married,	Washing'n Dep.
Watertown,	SCOVILL McL. BUCKINGHAM,	r.,	26	Brooklyn, N.Y.,	Lawyer,	Single,	Watertown.
Woodbury,	FLOYD F. HITCHCOCK,	r.,	58	Ansonia,	Merchant,	Widower,	Woodbury. ¹
"	JAMES H. LOCKWOOD,	r.,	30	Brooklyn, N.Y.,	Clergyman,	Single,	N. Woodbury.

¹ House, 1901.² House, 1899.³ House, 1876, 1884, 1885; Senate, 1886, 1888.⁴ House, 1887.⁵ House, 1891.⁶ House, 1874.⁷ House, 1898, 1899.

Republicans, 25; Democrats, 16.

MIDDLESEX COUNTY.

Middletown,	BERKLEY C. STONE,	d.,	30	Middletown,	Con. & Bullder,	Married,	Middletown.
"	CHARLES E. BACON,	r.,	51	Middletown,	Farmer,	Married,	Middletown.
Haddam,	THOMAS J. CLARK,	r.,	71	Haddam Neck,	Manufacturer,	Married,	Higganum.
"	HENRY SPENCER,	r.,	50	Haddam,	Farmer,	Married,	Haddam.
Chatham,	J. HOWELL CONKLIN,	r.,	27	E. Hampton,	Bookkeeper,	Single,	East Hampton.
"	IRVIN N. TIBBALS,	r.,	43	Chatham,	Manufacturer,	Single,	Cobalt. ¹
Chester,	J. KIRTLAND DENISON,	r.,	52	Chester,	Merchant,	Married,	Chester.
Clinton,	LUCIUS K. STEVENS,	d.,	27	Clinton,	Instructor,	Single,	Clinton.
Cromwell,	WALTER FAWTHROP,	r.,	36	Cromwell,	Farmer,	Single,	Cromwell.
Durham,	HENRY H. NEWTON,	r.,	61	Durham,	Farmer,	Married,	Durham.
"	GEORGE H. DAVIS,	r.,	64	Guilford,	Cattle Dealer,	Married,	Durham Center.
East Haddam,	SAMUEL P. CLARK,	r.,	45	E. Haddam,	Accountant,	Married,	Moodus.
"	WILLIAM H. MACK,	r.,	57	E. Haddam,	Farmer,	Married,	East Haddam.
E-sex,	CURTIS P. JONES,	d.,	57	Deep River,	Merchant,	Married,	Ivoryton.
Killingworth,	LAUREN L. NETTLETON,	r.,	78	Killingw'th,	Farmer,	Married,	Madison.
"	LOVEL D. PARMELEE,	r.,	36	Killingw'th,	Farmer,	Married,	Killingworth.
Middlefield,	CHARLES E. LYMAN,	r.,	45	Middlefield,	Farmer,	Widower,	Middlefield.
Old Saybrook,	JUSTIN B. HOLMAN,	r.,	64	Oxford, Ms.,	R. R. C'd'ctor,	Married,	Old Saybrook.
Portland,	JOHN BRANSFIELD,	d.,	52	Portland,	Grocer,	Married,	Portland.
Saybrook,	STEPHEN E. JENNINGS,	r.,	56	Saybrook,	Manufacturer,	Married,	Deep River.
"	ELLIOT L. BIDWELL,	r.,	52	Westbrook,	Ivory Sawyer,	Married,	Deep River.
Westbrook,	GILBERT A. POST,	d.,	62	Westbrook,	Farmer,	Widower,	Westbrook.

¹ House, 1884.

Republicans, 17; Democrats, 5.

TOLLAND COUNTY.

Tolland,	DAVID A. BROWN,	d.,	40	Tolland,	Farmer,	Married,	Tolland.
"	JOHN J. DUNN,	d.,	32	Rockville,	Farmer,	Married,	Tolland.
Andover,	EDWIN L. HUTCHINSON,	r.,	42	So. Coventry,	Farmer,	Married,	Andover.
Bolton,	CHARLES G. TRYON,	d.,	33	Bolton,	Farmer,	Single,	Bolton. ¹
Columbia,	CHESTER H. COLLINS,	d.,	48	Columbia,	Blacksmith,	Married,	Columbia.
Coventry,	GEORGE H. ROBERTSON,	d.,	27	Coventry,	Prin. of Schls.,	Married,	Willimantic.
"	W. HARLEY PALMER,	d.,	30	Coventry,	Blacksmith,	Married,	Coventry.
Ellington,	ALLERTON C. KIBBE,	d.,	28	Ellington,	Farmer,	Married,	Ellington.
Hebron,	EDWIN T. SMITH,	r.,	41	Hebron,	Farmer,	Married,	Hebron.
"	ELTON W. BUELL,	r.,	28	Gilead,	Wood-Turner,	Married,	Gilead.

TOLLAND COUNTY—CONTINUED.

<i>Town.</i>	<i>Name.</i>	<i>Pol.</i>	<i>Age.</i>	<i>Birthplace.</i>	<i>Occupation.</i>	<i>Married or Single.</i>	<i>P. O. Address.</i>
Mansfield,	CLARENCE H. SAVAGE,	r.,	33	Berlin,	Farmer,	Married,	Eagle's, R. F. D.
"	FRED B. EATON,	r.,	30	Mansfield,	Ice Dealer,	Married,	Willimantic.
Somers,	MAYRO KEENEY,	r.,	40	Manchester,	Manufacturer,	Married,	Somersville.
"	ARETAS F. KIBBE,	r.,	52	Somers,	Farmer,	Married,	Kibbe.
Stafford,	FRANK H. BAKER,	r.,	45	Stafford Sp'gs,	Merchant,	Single,	Stafford Sp'gs.
"	HENRY C. THRESHER,	r.,	55	Stafford,	Farmer,	Married,	Stafford.
Union,	GEORGE TOWNE,	r.,	40	Willington,	Farmer,	Married,	Stafford Sp'gs.
"	HOWARD G. BARBER,	r.,	30	Union,	Farmer,	Married,	Stafford Sp'gs.
Vernon,	WILLIAM H. LOOMIS,	r.,	60	W. Sp'gs'd, Ms.	Dentist,	Married,	Rockville.
"	HENRY F. PARKER,	d.,	66	Vernon,	Farmer,	Married,	Vernon.
Willington,	HOMER N. NEIL,	r.,	43	Fishkill, N. Y.,	Overseer,	Married,	So. Willington
"	LOUIS J. KORPER,	r.,	26	So. Willington,	Bookkeeper,	Single,	Willimantic.

House, 1897.

Republicans, 14 ; Democrats, 8 ;

Total—Republicans, 187 ; Democrats, 68.

TELLERS.

Section 1. Mr. Stevens of Clinton.

Section 2. Mr. Lanyon of Cheshire.

Section 3. Mr. Korper of Willington.

Section 4. Mr. Platt of Milford.

OFFICERS OF THE HOUSE OF REPRESENTATIVES.

CLERK.—ALFRED C. BALDWIN, r., Lawyer, Huntington (P. O. Derby).

ASSISTANT CLERK.—JOHN A. SPAFFORD, r., Lawyer, Bridgeport.

CHAPLAIN.—REV. WILLIAM H. HAYES, Andover.

MESSENGERS.—LEWIS T. CHAMPLIN, Putnam; ROBERT HARRIS, Sharon; CHARLES J. PARSONS, East Windsor; WILLARD B. ROGERS, New London.

DOORKEEPERS.—CHARLES J. BRIGHT, Middletown; RAYMOND EATON, Stafford; TURNER C. HAYNES, East Lyme; LEWIS PROVOST, New Canaan; JOHN W. WARNER, Orange; JESSE H. RICE, New Haven.

CLERK OF BILLS.—FRANK E. HEALY, Windsor Locks (P. O., Hartford).

ENGROSSING CLERK.—FREDERICK A. SCOTT, Plymouth (P. O., Hartford).

ASSISTANTS TO SUPERINTENDENTS.—In charge of second floor, EGBERT J. DART, Vernon; third floor, THOS W. RYLEY, Stonington; fourth floor, WM. J. BARBER, Harwinton; fifth floor, AARON DANIELSON, New Britain.

COAT ROOM MESSENGERS.—*Republican Side*, JAMES E. PORTER, New Haven.
Democratic Side, DANIEL DELIA, Bridgeport.

LIST OF COMMITTEES.

JOINT STANDING COMMITTEES.

- On Agriculture.* Room 50, 3d floor, east.
 Senator Ayling, Tenth District.
House Chairman.— Mr. Savage, Mansfield.
Clerk.— Mr. Blakeman, Stratford.
- Messrs. Barnard of Bloomfield, Messrs. Hawley of New Hartford,
 Stockwell of Simsbury, Fawthrop of Cromwell,
 Porter of Thompson, Barber of Union.
- On Appropriations.* Room 6, 1st floor, east.
 Senator Pattison, Third District.
House Chairman.— Mr. Lake, Hartford.
Clerk.— Mr. Wakelee, Southbury.
- Messrs. Atwood of Plainfield, Messrs. Libby of Putnam,
 Fisk of Branford, Persons of Winchester,
 Greenman of Norwich, Korper of Willington.
 [Stenographer, George W. Brackett, Hartford.]
- On Banks.* Room 73, 4th floor, west.
 Senator Nash, Thirteenth District.
House Chairman.— Mr. Bicknell, Meriden.
Clerk.— Mr. Blodgett, Canaan.
- Messrs. Thompson of Orange, Messrs. Putnam of Killingly,
 Hallock of Derby, Staub of New Milford,
 W. S. Mead of Greenwich, Jennings of Saybrook.
- On Capitol Furniture and Grounds.* Comptroller's Office.
 Senator Ney, First District.
House Chairman.— Mr. Hitchcock, Woodbury.
Clerk.— Mr. Hough, Canton.
- Messrs. Andrews of Wolcott, Messrs. Hyde of Canterbury,
 Brewster of Griswold, Clark of Orange,
 Blakeman of Newtown, Wells of Granby.
- On Cities and Boroughs.* Room 60, 3d floor, west.
 Senator Bradstreet, Twentieth District.
House Chairman.— Mr. Coit, New London.
Clerk.— Mr. Goslee, Glastonbury.
- Messrs. Buckingham of Watert'n, Messrs. Gruener of New Haven,
 Chatfield of New Haven, Houghton of Putnam,
 Davis of Durham, Pratt of East Hartford.
- On Claims.* Room 6, 1st floor, east.
 Senator Graham, Seventh District.
House Chairman.— Mr. Donovan, Norwalk.
Clerk.— Mr. Shelton, Monroe.
- Messrs. Smith of Simsbury, Messrs. Hawley of New Hartford,
 Bartlett of Guilford, Bransfield of Portland,
 Clark of Chaplin, Briggs of Lebanon.

On Congressional and Senatorial Districts.

Senator Wilcox, Second District.

House Chairman.— Mr. Lanyon, Cheshire.

Clerk.— Mr. Lyman, Middlefield.

Messrs. Beach of Bristol,	Messrs. Covell of Thompson,
Palmer of Coventry,	Staub of New Milford,
J. A. Mead of Greenwich,	Robertson of Coventry.

On Constitutional Amendments. Room 85, 5th floor, east.

Senator Ayling, Tenth District.

House Chairman.— Mr. Ely, Harwinton.

Clerk.— Mr. Bissonette, Bridgeport.

Messrs. Frey of East Windsor,	Messrs. Searle of Windsor,
Kavanagh of Wallingford,	Watts of Washington,
Kirchberger of Morris,	Holman of Old Saybrook.

On Education. Room 42, 8d floor, east.

Senator Tracy, Fifth District.

House Chairman.— Mr. Maples, Norwich.

Clerk.— Mr. Clark, Bethany.

Messrs. Potter of Woodstock,	Messrs. Nettleton of Killingw'th,
Gelston of Sherman,	Case of Barkhamsted,
Welles of Newington,	Towne of Union.

On Engrossed Bills. Room 33, 2d floor, west.

Senator Pattison, Third District.

Senator Noone, Twenty-third District.

House Chairman.— Mr. Grant, South Windsor.

Clerk.— Mr. Connor, Enfield.

On Expositions. Room 26, 2d floor, east.

Senator Wilcox, Second District.

House Chairman.— Mr. Cross, Waterbury.

Clerk.— Mr. Robbins, Rocky Hill.

Messrs. Parker of Windsor,	Messrs. Mattoon of Plymouth,
Sliney of Branford,	Ives of Goshen,
Donovan of Huntington,	Sweeney of Derby.

On Federal Relations. Room 76, 4th floor, west.

Senator Clark, Nineteenth District.

House Chairman.— Mr. Nichols, Southington.

Clerk.— Mr. Beers, Westport.

Messrs. Quigg of Marlborough,	Messrs. Kelly of Newtown,
Basham of Middlebury,	Brockway of Lyme,
Lamb of Ledyard,	Randall of Bridgewater.

On Finance. Room 26, 2d floor, east.

Senator Woodruff, Eighth District.

House Chairman.— Mr. Cranska, Plainfield.

Clerk.— Mr. Lanyon, Cheshire.

Messrs. Harris of Wethersfield,	Messrs. Mack of East Haddam,
Bromley of Lisbon,	Smith of Colebrook,
Ruscoe of New Canaan,	Keeney of Somers.

On Fisheries and Game.

Room 86, 4th floor, east.

Senator Hamilton, Ninth District.

House Chairman.— Mr. Arnott, Manchester.*Clerk.*— Mr. Hawley, Farmington.

Messrs. Bradbury of Old Lyme, Messrs. Benedict of Seymour,
 Jennings of Fairfield, Stevens of Clinton,
 Morey of Ashford, Collins of Columbia.

On Forfeited Rights.

Room 91, 5th floor, east.

Senator Graham, Seventh District.

House Chairman.— Mr. Thompson, Orange.*Clerk.*— Mr. Alling, Berlin.

Messrs. Frey of East Windsor, Messrs. Walsh of New Hartford,
 Middleton of E. Windsor, Denison of Chester,
 Sayles of Sterling, Dunn of Tolland.

On Humane Institutions.

Room 79, 4th floor, west.

Senator Bailey, Fifteenth District.

House Chairman.— Mr. Bowen, Woodstock.*Clerk.*— Mr. Mayberry, East Hartford.

Messrs. Field of Madison, Messrs. Dunbar of Cornwall,
 Burrows of Groton, Holman of Old Saybrook,
 Hoffman of Danbury, Loomis of Vernon.

On Incorporations.

Senate ante-room.

Senator Brown, Eleventh District.

House Chairman.— Mr. Alcorn, Suffield.*Clerk.*— Mr. Hayes, Bethlehem.

Messrs. Bristol of Ansonia, Messrs. Baker of Ashford,
 Lawton of Sprague, Conklin of Chatham,
 Brophy of Ridgefield, Baker of Stafford.
 [Stenographer, David E. Hughes, Norwalk.]

On Insurance.

Room 75, 4th floor, west.

Senator Cook, Fourth District.

House Chairman.— Mr. J. R. Mead, Greenwich.*Clerk.*— Mr. Scarborough, West Hartford.

Messrs. Johnson of Hamden, Messrs. Kirby of Sharon,
 Bigelow of Colchester, Tibbals of Chatham,
 Backus of Windham, Kibbe of Somers.

On Judiciary.

Supreme Court Room.

Senator Walsh, Twelfth District.

House Chairman.— Mr. Banks, Fairfield.*Clerk.*— Mr. Cooper, New Britain.

Messrs. Hubbard of Litchfield, Messrs. Cooper of New Britain,
 Woodruff of Litchfield, Bowen of Naugatuck,
 Fenn of Meriden, Platt of Milford,
 Smith of Hartford.

[Stenographer, Charles F. Roberts, Box 1278, New Haven.]

- On Judicial Nominations.* Lieut.-Governor's room.
 Senator Walsh, Twelfth District.
House Chairman.—Mr. Eckhard, Stamford.
Clerk.—Mr. Covell, Thompson.
- Messrs. Bunnell of Hartland, Messrs. Hitchcock of Woodbury,
 Platt of Milford, Lambert of New London,
 Frink of Preston, Connor of Enfield.
- On Labor.* Room 46, 3d floor, east.
 Senator Bradstreet, Twentieth District.
House Chairman.—Mr. Miles, New Britain.
Clerk.—Mr. Gorman, Danbury.
- Messrs. Harrison of N. Branford, Messrs. Ely of Harwinton,
 Williams of Pomfret, Whiting of Ansonia,
 Davis of Redding, Thresher of Stafford.
- On Legislative Expenses.* Room 83, 2d floor, west.
 Senator Davis, Twenty-second District.
House Chairman.—Mr. Libby, Putnam.
Clerk.—Mr. Clark, Orange.
- Messrs. Hough of Canton, Messrs. Hurlbut of Roxbury,
 Wheeler of Groton, Newton of Durham,
 Eckhard of Stamford, Tryon of Bolton.
- On Manual and Roll.* Secretary's Office.
 Senator Ney, First District.
House Chairman.—Mr. Staub, New Milford.
Clerk.—Mr. Landon, Salisbury.
 Mr. Parker of Vernon.
- On Manufactures.* Room 76, 4th floor, west.
 Senator Chaffee, Twenty-fourth District.
House Chairman.—Mr. Lines, Waterbury.
Clerk.—Mr. Stone, Middletown.
- Messrs. Hendey of Torrington, Messrs. Higgins of Norfolk,
 Graham of Farmington, Seymour of Wind. Locks,
 Wheeler of Groton, Neil of Willington.
- On Military Affairs.* Room 15, 1st floor, west.
 Senator Jacobs, Sixteenth District.
House Chairman.—Mr. Griswold, Guilford.
Clerk.—Mr. Abbott, Ridgefield.
- Messrs. Spittle of Torrington, Messrs. Newton of Durham,
 Ely of Harwinton, Bidwell of Saybrook,
 Reidy of Winchester, Donovan of Norwalk.
- On New Counties and County Seats.* Room 85, 5th floor, east.
 Senator Fuessenich, Eighteenth District.
House Chairman.—Mr. Hotchkiss, Southington.
Clerk.—Mr. Lamphere, Waterford.
- Messrs. Bird of Naugatuck, Messrs. Brown of Tolland,
 Gregory of Wilton, Pope of Oxford,
 Hamlin of Sharon, Thompson of N. Stonington.

On New Towns and Probate Districts. Room 89, 5th floor, east.

Senator Bailey, Fifteenth District.

House Chairman.—Mr. Platt, Milford.*Clerk.*—Mr. Conklin, Chatham.

Messrs. Seymour of Windsor Locks, Messrs. Walden of Scotland,
 Pratt of Voluntown, Smith of Colebrook,
 Taylor of Brookfield, Smith of Hebron.

On Public Health and Safety. Room 72, 4th floor, west.

Senator Page, Sixth District.

House Chairman.—Mr. Ford, Washington.*Clerk.*—Mr. Guernsey, Thomaston.

Messrs. Howard of Wethersfield, Messrs. Converse of Eastford,
 Backus of Colchester, Bacon of Middletown,
 Burton of Trumbull, Hutchinson of Andover.

On Putnam Memorial Camp. Room 89, 5th floor, east.

Senator Bailey, Fifteenth District.

House Chairman.—Mr. Todd, Redding.*Clerk.*—Mr. Russell, Suffield.

Messrs. Quigg of Marlborough, Messrs. Elliott of Pomfret,
 Warner of Woodbridge, Cochrane of Cornwall,
 White of East Lyme, Benedict of Seymour.

On Railroads. Room 41, 3d floor, east.

Senator Snell, Twenty-first District.

House Chairman.—Mr. Downes, Wallingford.*Clerk.*—Mr. Mason, Bristol.

Messrs. Stiles of North Haven, Messrs. LaBelle of Killingly,
 Noyes of Lebanon, Clark of East Haddam,
 Davis of Preston, Eaton of Mansfield.
 [Stenographer, C. C. Maxfield, Hartford.]

On Roads, Bridges, and Rivers. Room 65, 4th floor, east.

Senator Wilcox, Second District.

House Chairman.—Mr. Brown, Norfolk.*Clerk.*—Mr. Elliott, Harwinton.

Messrs. Middleton of E. Windsor, Messrs. Hatch of New Fairfield,
 Bennett of Cheshire, Evans of Brooklyn,
 Bradford of Montville, Clark of Haddam.

On Rules.

Senator Ayling, Tenth District.

House Chairman.—Mr. Banks, Fairfield.*Clerk.*—Mr. Forestelle, Warren.

Messrs. Woodruff of Litchfield, Messrs. Armstrong of Franklin,
 Clark of Orange, Denison of Chester,
 Wells of Granby, Ailing of Berlin.

On Sale of Lands.

Comptroller's Office.

Senator Davis, Twenty-second District.

House Chairman.— Mr. Fenn, Prospect.*Clerk.*— Mr. Bennett, New Milford.

Messrs. Le Febvre of Avon,	Messrs. Richmond of Canterbury,
Murphy of Hartland,	Jones of Essex,
Purcell of Salem,	Hohbein of Burlington.

On School Fund.

Room 7, 1st floor, east.

Senator McNeil, Fourteenth District.

House Chairman.— Mr. Dann, Norwalk.*Clerk.*— Mr. Loomis, Granby.

Messrs. Willoughby of E. Granby,	Messrs. Bradley of Weston,
Bentley of Bozrah,	Allyn of Goshen,
Culver of Beacon Falls,	Canfield of N. Canaan.

On State Library.

State Library.

Senator Page, Sixth District.

House Chairman.— Mr. Hendey, Torrington.*Clerk.*— Mr. Gruener, New Haven.

Mr. Russell of Suffield.

On State Prison.

Room 88, 5th floor, east.

Senator Cook, Fourth District.

House Chairman.— Mr. Evans, Bethel.*Clerk.*— Mr. Deming, Hampton.

Messrs. Smith of Milford,	Messrs. Spencer of Haddam,
Driggs of Barkhamsted,	Brainard of Glastonbury,
Page of Kent,	Warren of Lyme.

On Temperance.

Room 80, 4th floor, west.

Senator Gates, Seventeenth District.

House Chairman.— Mr. Tyler, East Haven.*Clerk.*— Mr. Buell, Hebron.

Messrs. D'Arsey of Enfield,	Messrs. Dunn of Windham,
Champlin of Stonington,	White of Colebrook,
Cave of Darien,	Parmelee of Killingworth.

On Unfinished Business.

Senator Fuessenich, Eighteenth District.

House Chairman.— Mr. Lambert, New London.*Clerk.*— Mr. Aitkin, Manchester.

Mr. Fenn of Prospect.

On Woman Suffrage.

Room 72, 4th floor, west.

Senator Nash, Thirteenth District.

House Chairman.— Mr. Clark, Orange.*Clerk.*— Mr. Bissonette, Bridgeport.

Messrs. Ryder of Plainville,	Messrs. White of N. Stonington,
Smith of Stonington,	Post of Westbrook,
Sherwood of Easton,	Lockwood of Woodbury.

[Reported and Committees Discharged.]

On Canvass of Votes for State Officers.

Senators Walsh, Twelfth District; Brown, Eleventh District; Clark, Nineteenth District.

Messrs. Smith of Hartford, Messrs. Deming of Hampton,
Coit of New London, Hubbard of Litchfield,
Lanyon of Cheshire, Stevens of Clinton,
Beardsley of Huntington, Korper of Willington.

On Canvass of Votes for State Senators.

Senators Ayling, Tenth District; Graham, Seventh District.

To Wait on the Retiring Governor.

Senator Pattison, Third District.

Messrs. Atwood of Plainfield and Staub of New Milford.

To Inform the Governor of Election.

Senator Wilcox, Second District.

Messrs. Banks of Fairfield and Woodruff of Litchfield.

To Inform Other State Officers of Election.

Senators Cook, Fourth District; Graham, Seventh District (Lieutenant-Governor); Page, Sixth District (Secretary, Treasurer, Comptroller, and Attorney General).

Messrs. Keeney of Somers and Donovan of Norwalk.

To Inform the Governor of Joint Convention for Inauguration.

(Appointed by Joint Convention) Senator Wilcox, Second District.

Messrs. Bicknell of Meriden and Staub of New Milford.

SENATE COMMITTEES.

On Assignment of Seats to Reporters.

Senator Ayling, Tenth District.

Senator Tracy, Fifth District.

Senator Fuessenich, Eighteenth District.

On Contingent Expenses.

Senator Gates, Seventeenth District.

Senator Nash, Thirteenth District.

Senator Noone, Twenty-third District.

On Executive Nominations.

Senator Graham, Seventh District.

Senator Hamilton, Ninth District.

Senator Ney, First District.

On Senate Appointments.

Senator Jacobs, Sixteenth District.

Senator Chaffee, Twenty-fourth District.

Senator Nash, Thirteenth District.

On Senate Rules.

Senator Noone, Twenty-third District.

[Reported and Committees Discharged.]

To Inform House of Senate Organization.

Senator Nash, Thirteenth District.

Senator Chaffee, Twenty-fourth District.

To Inform House Regarding Joint Convention for Inauguration.

Senator Cook, Fourth District.

Senator Snell, Twenty-first District.

To Inform the Lieutenant-Governor of Election.

Senator Cook, Fourth District.

Senator Graham, Seventh District.

HOUSE COMMITTEES.

On Assignment of Seats.

Chairman.—Mr. Mayberry, East Hartford.

Mr. Kibbe of Ellington, Mr. Parker of Vernon.

On Constitutional Amendments.

Room 85, 5th floor, east.

Chairman.—Mr. Scoville, Salisbury.

Clerk.—Mr. Abbott, Ridgefield.

Messrs. Smith of Hartford,	Messrs. Lyman of Middlefield,
Chatfield of New Haven,	Baker of Ashford,
Cross of Waterbury,	Botsford of Bridgeport.

On Contested Elections.

Chairman.—Mr. Smith, Hartford.

Clerk.—Mr. Bowen, Naugatuck.

Mr. Dann of Norwalk.

On Contingent Expenses.

Chairman.—Mr. Atwood, Plainfield.

Clerk.—Mr. Seymour, Windsor Locks.

Mr. Beardsley of Huntington.

On Rules.

Chairman.—Mr. Banks, Fairfield.

Clerk.—Mr. Cooper, New Britain.

Mr. Woodruff of Litchfield.

[Reported and Committees Discharged.]

To Inform Speaker of His Election.

Mr. Banks of Fairfield.

Mr. Woodruff of Litchfield.

To Inform Senate of House Organization.

Mr. Alcorn of Suffield.
Mr. Covell of Thompson.

To Inform Senate Regarding Joint Convention for Inauguration.

Mr. Goslee of Glastonbury.
Mr. Ely of Harwinton.

On Reception to Senator Platt (Special).

Senator Cook, Fourth District.
Senator Ney, First District.
Senator Ayling, Tenth District.
Senator Page, Sixth District.
Senator Fuessenich, Eighteenth District.
House Chairman. — Mr. Lake, Hartford.

Clerk. — Senator Page, Sixth District.

Messrs. Bicknell of Meriden,	Messrs. Hoffman of Danbury,
Ford of Washington,	Brown of Norfolk,
Pratt of East Hartford,	Bennitt of New Milford,
Atwood of Plainfield,	Bacon of Middletown,
Fisk of Branford,	Conklin of Chatham,
Greenman of Norwich,	Houghton of Putnam,
Brewster of Griswold,	Palmer of Coventry,
Todd of Redding,	Loomis of Vernon.

Farmers' Association.

Room 50, 3d floor, east.

President. — Mr. Bowen, Woodstock.

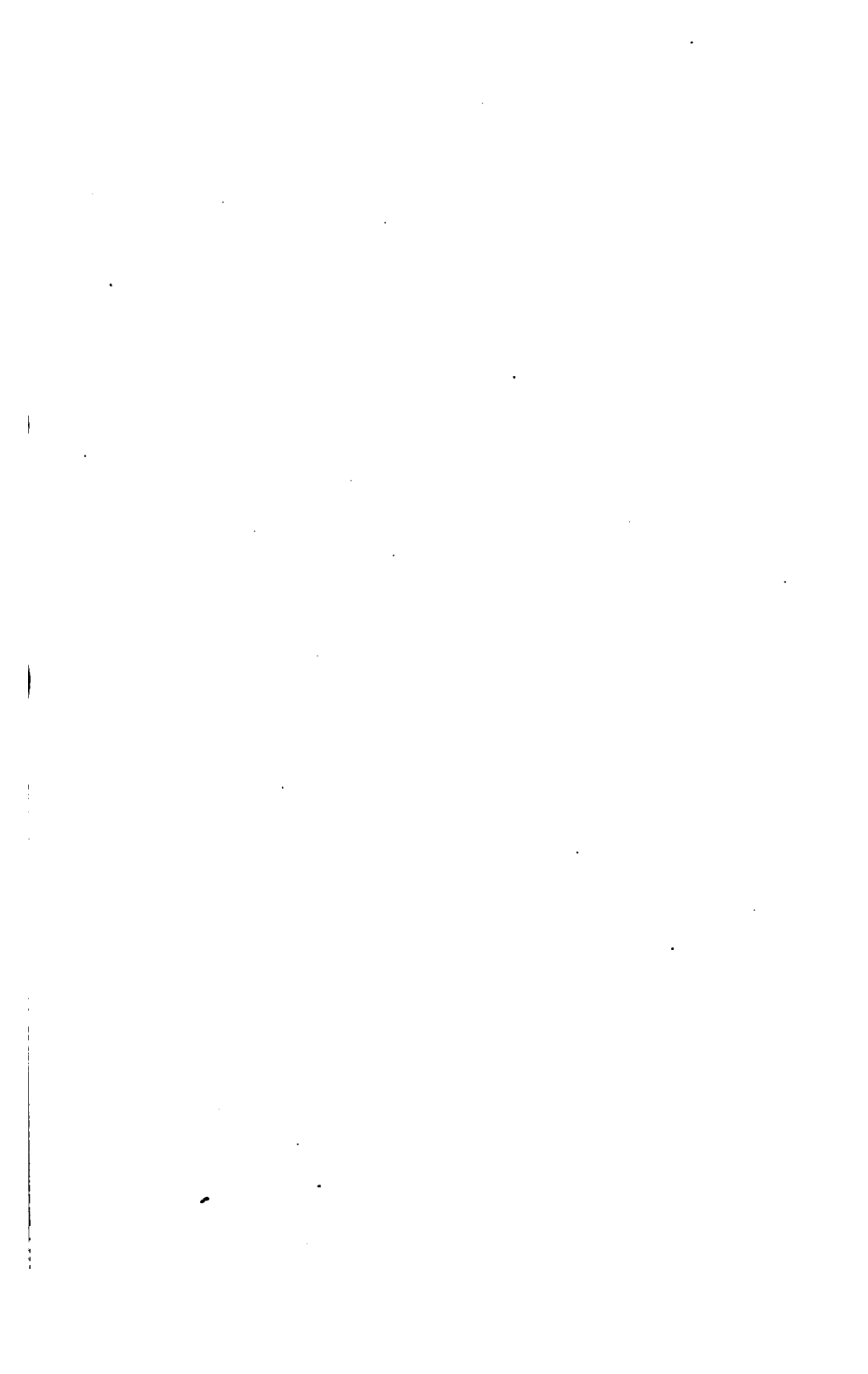
Clerk. — Mr. Blakeman, Stratford.

Veteran Association.

Room 50, 3d floor, east.

President. — Senator Bradstreet.

Secretary. — John C. Taylor.



ORGANIZATION OF THE GENERAL ASSEMBLY.

OPENING DAY.

The Senate and House of Representatives both meet on the Wednesday after the first Monday of January following the general election, at ten o'clock in the forenoon.

THE SENATE.

The Senate is called to order by the Secretary of State. Prayer may be offered immediately, or after the election of a President *pro tempore*.

The roll of Senators declared elected is then read by the Secretary, and the oath of office¹ administered by him to those present. Two temporary tellers are appointed and the Senate proceeds to ballot for a Clerk. The Secretary declares the result and administers the oath of office to the Clerk, who calls upon the Senators to ballot for a President *pro tempore*, and names two temporary tellers.

The Clerk having declared the result of the ballot, the President of the Senate takes the chair, addresses the Senate, if he so choose, after which the official oath is administered to him by the Clerk.

Resolutions are then passed, appointing a Chaplain, two Messengers, three Doorkeepers, and raising a Committee on Canvass of Votes for Senators. The canvass of votes as received from the Secretary's office is immediately referred to the committee, with instructions to report forthwith. After action upon the report of this committee and adoption of Senate rules, a committee may be appointed to inform the House of Representatives that the Senate is organized and ready to proceed with business.

Pending and subsequent to report by the committee, ordinary business may be introduced. Resolutions are usually passed authorizing the printing and distributing of the Journal, concerning the daily reading of the same, instructing the messengers to receive and distribute mail matter, authorizing the Clerk to provide stationery and to assign seats to reporters.

¹ For form see Gen. Stat., Section 3264, or Constitution, Art. 10, Sec. 1.

Joint Committees are raised by resolutions, which may originate in either the Senate or House of Representatives, and are usually prepared by the Clerks by mutual agreement, so that there may be no duplicates. The following should be raised immediately:

Committee to wait upon the retiring Governor and inquire if he has any communication to make to the General Assembly.

Committee on Canvass of Vote for State Officers.

THE HOUSE OF REPRESENTATIVES.

The House of Representatives must be called to order by the Speaker¹ of the preceding House, or by the senior member² of any previous House. After prayer by the Chaplain the roll is called by the Chief Clerk in the Secretary's office, and the oath³ administered to those answering, by the person presiding. Members not answering to their names should, upon their first appearance, inform the Speaker and take the oath.

The chairman will then appoint two temporary clerks and four temporary tellers. The House will next proceed to ballot for Speaker. Upon the declaration of the result, a committee of two should be appointed to inform the Speaker of his election.

The Speaker, upon assuming his duties and taking the oath of office, administered by the chairman, will call for ballots for Clerk.

The Clerk, having been duly elected and sworn, the House will pass resolutions appointing an Assistant Clerk, a Chaplain, four Messengers, and not less than four nor more than six Doorkeepers.

Resolutions should then be passed raising a Committee on Contested Elections; a committee to inform the Senate that the House is organized and ready for business, and a Committee on Canvass of Votes for Senators.⁴

The various preliminary resolutions (see Senate proceedings) are next in order, and the proceedings following the report of the various committees are the same as in the Senate.

THE STATE OFFICERS.

As soon as the canvass of votes for State officers is received it should be referred to the proper committee, and the

¹ Gen. Stat., Sec. 385, Constitution, Art. 10, Sec. 1.

² This was held in 1885 to mean the member having served the greatest number of terms.

³ For form see Gen. Stat., Sec. 3264.

⁴ This duty is imperative, as in case the canvassing board find a tie vote in any district the House of Representatives must designate by ballot which shall be elected. (Constitution, Art. 3, Sec. 6 and Amendments, Art. 3.)

committee should immediately proceed to the performance of its duty. A recess may be taken pending the report, but there should be no adjournment for the day until the report of this committee has been received and acted on. If the committee report that a majority of votes has been cast for any or all the officers, joint resolutions should be passed declaring such election.

In case the Governor is elected, a joint committee of one Senator and two Representatives should be raised to inform him of his election, and a similar committee to inform the Secretary, Treasurer, Comptroller, and Attorney-General, if elected.

If the Lieutenant-Governor is elected, the Senate will appoint a committee of two to wait upon him and ask his acceptance of the office. Immediately after the acceptance of the report of this committee, His Honor will enter the Senate Chamber, take the oath of office (usually administered by a Judge of the Superior Court), and assume his duties.

The Senate, upon receiving, through its member of the committee, notice of the acceptance of the offices to which they are elected by the other State officers, should notify the House that it is ready to meet that body in Joint Convention, and, having received a similar notice from the House, the Senate may proceed to the Representatives' Hall.

If the Committee on Canvass of Vote for State Officers reports that no election by the people has occurred for any or all the officers, a joint resolution should be passed declaring the facts found to be true, and naming an hour of the succeeding day at which the two houses will meet in joint convention to elect.

THE JOINT CONVENTION.

The Joint Convention is called to order by the President, or President *pro tem.*, of the Senate, the Clerk of the Senate acting as clerk.

Prayer by the Chaplain of the Senate or House.

If there shall have been an election by the people, a resolution should be passed raising a committee of one Senator and two Representatives to inform the Governor-elect that the Senate and House of Representatives are met in Joint Convention for his inauguration, and to receive any communication he may desire to make. The committee having performed their duties and reported are discharged, and the Governor, attended by his staff, the Secretary, Treasurer, Comptroller, and Attorney-General, appear in the hall. The oath of office is administered to the newly elected officers (by a judge of the Supreme or Superior Court usually), and the inaugural message is delivered. The Governor then retires and the Convention is dissolved.

If there shall have been no election by the people, the Convention assembles in the same manner. The roll of the Senate is called by the Clerk of the Senate, and the names of absentees must be entered on the Journal of the Senate.

The roll of the House is then called by the Clerk of the House, and the names of absentees must be entered upon the Journal of the House.

The President then appoints four tellers, and the Convention proceeds without debate to ballot for Governor, and subsequently for the other State officers separately, following which the Convention is dissolved.

SUBSEQUENT PROCEEDINGS.

Upon the re-assembling of each House after the dissolution of the Joint Convention, the presiding officer must report the doings of the Joint Convention, and declaratory resolutions should be passed in the same manner as in case of an election by the people, the same notices of election given, and the inauguration may then be proceeded with in the same manner.

RULES TO REGULATE The Proceedings of the Senate OF CONNECTICUT.

Resolved, That the Rules and Orders following be, and they are hereby, adopted as the standing Rules and Orders of the Senate, and they shall be read at the commencement of each session of the General Assembly by the Clerk.

1st. The President shall take the chair every day, at the hour to which the Senate shall have adjourned. He shall immediately call the Senate to order, and after prayer, if a quorum be present, proceed to business. In case the President, or in his absence the President *pro tempore*, wishes to leave the chair from indisposition or other cause, he may designate a senator to perform the duties of the chair for a period not exceeding one day at one time.

2d. The President shall preserve order, and decide questions of order without debate, subject to an appeal to the Senate. He shall rise to put a question, but may state it sitting. The question first moved and seconded shall be the first put, and in all cases the sense of the Senate shall be taken upon the largest number or sum, and the longest time proposed.

3d. No member shall in any way interrupt the business of the Senate while the Journal or public papers are in reading, nor when any member is speaking in debate, nor while the President is putting the question.

4th. When any member is about to speak in debate, or deliver any matter to the Senate, he shall rise and respectfully address "*Mr. President*"; if two or more rise at once, the President shall name the member who is first to speak.

5th. No member shall speak more than twice upon the same question, without leave of the Senate, unless to explain.

6th. When a question is before the Senate, no motion shall be received but to adjourn, table, postpone indefinitely, postpone to a certain date, commit, amend; which several motions shall have precedence in the order in which they stand arranged, and a motion for adjournment shall always be in order, and be decided without debate.

7th. If the question in debate contains several points, any member may have the same divided.

8th. When the yeas and nays shall be called for by one-fifth of the members present, each member called upon shall (unless by special reason he be excused by the Senate) declare openly his assent or dissent to the question.

9th. When a motion is made and seconded, it shall be stated to the Senate by the President, before any debate be had thereon; but every motion shall be reduced to writing, if the President so direct, or any member desire it.

10th. Every bill and joint resolution shall be introduced by a motion for leave, or by order of the Senate, or the report of a committee, and every bill for a public act and every joint resolution shall receive three several readings in the Senate, previously to its being passed into an act. And no such bill or joint resolution shall be read twice on the same day, without the order of the Senate, except bills or joint resolutions originating with any committee, or reported by a committee as substitutes, which may receive the first and second readings on the same day. And the President shall not state the same to the Senate for debate until the second reading.

11th. A committee of three shall, within the first two days of each session, be appointed to take into consideration all contested elections of members of the Senate, and to report the facts in issue, together with their opinion thereon.

12th. Committees of Conference shall be appointed by the Senate.

13th. All other committees shall be appointed by resolution by the Senate, unless the Senate shall otherwise order.

14th. When a motion has been stated by the President or read by the Clerk, it shall be considered to be in possession of the Senate, but may be withdrawn at any time before decision or amendment; but not after amendment, unless the Senate give leave.

15th. No member who is interested in the decision of any question in such manner that he cannot vote may stay in the Senate when such question is discussed or decided; *provided*, however, that this rule shall not extend to the sitting members in contested elections.

16th. When any member shall request a Committee of Conference on different votes of the two Houses of Assembly, a committee consisting of one member, who was in the vote of the Senate, shall be appointed; and if any member who was not in such vote shall be nominated, he shall notify the Senate.

17th. When the Senate has voted to appoint a committee to prepare a bill or resolve, upon any subject, no person shall be on such committee who was opposed to the vote of the Senate.

18th. If any member, in speaking or otherwise, shall transgress the rules of the Senate, the President shall, and any member may, call him to order, and if speaking, he shall sit

down, unless permitted to explain; the Senate, if appealed to, shall decide the question without debate.

19th. When a question shall have been once decided it shall be in order for any member of the majority to move for a reconsideration thereof, on the day of the vote, or on the next succeeding session day; provided there has been no intervening action on the same matter in the House; and further provided that there shall be no reconsideration of the vote upon either of the following motions, to adjourn or to reconsider, and no question shall be twice reconsidered. A vote simply of reference to a committee can be reconsidered only on the day of the vote.

20th. Before any petition or memorial address to the Senate shall be received and read at the table, whether the same shall be introduced by the President or a member, a brief statement of the contents or object of the petition or memorial shall be verbally made by the introducer.

21st. All questions shall be put by the President of the Senate, and all Senators shall signify their assent or dissent by answering, *viva voce*, aye or no. And whenever the vote shall be doubted or questioned it shall be determined by the members rising, and in all cases the ayes shall be first called.

22d. Every resolution or bill granting money from the treasury of the State shall, before its final passage, receive three several readings, only one of which shall be on the same day, except bills or resolutions originating with any committee or reported by a committee as substitutes, which may receive the first and second readings on the same day.

23d. It shall be the duty of the Clerk to keep a Calendar, on which he shall enter daily all bills and joint resolutions received from the House of Representatives for the action of the Senate, except the bills and joint resolutions which have not been referred by the Senate to any committee, and all bills and joint resolutions reported to the Senate from any committee; and these shall be entered on the calendar in the order in which they are reported; and no bill or joint resolution received from the House of Representatives or reported from a committee shall be considered and acted upon until it is reached in its regular order on the calendar, and all bills and resolutions shall remain upon the calendar one day before the same shall be starred for action.

All bills and joint resolutions shall be entitled to be considered and acted upon when reached in their regular order on the calendar, and any bill or joint resolution not considered and acted upon in its regular order shall be placed at the foot of the calendar, unless the consideration of the same be by majority of the Senators present made the order of the day for some specified day named in the resolution.

24th. It shall be the duty of the Clerk of the Senate to keep a record of all petitions, resolutions, joint resolutions,

and bills for public acts which are presented for the consideration of the Senate; and said record shall be so kept as to show by one and a single reference thereto, the action of the Senate on any specified petition, resolution, joint resolution, or bill for a public act, up to the time of such reference.

25th. On or before the third day of every stated session of the General Assembly there shall be appointed by the Senate a Committee on Senate Appointments, consisting of three Senators, to whom shall be referred all Senate resolutions making appointments as commissioners, trustees, or directors of public or quasi-public institutions, and required to be made by the Senate, and who shall report their opinion thereon.

RULES
OF THE
HOUSE OF REPRESENTATIVES
OF THE
STATE OF CONNECTICUT.

TOUCHING THE DUTY OF THE SPEAKER.

1. The Speaker shall take the chair every day, at the hour to which the House shall have adjourned; he shall immediately call the House to order, and after prayers and roll-call, if a quorum be present, proceed to business.

2. In the absence of a quorum, the Speaker may adjourn the House to the afternoon, or to the next sitting day. At all other times during the session an adjournment shall be pronounced by the Speaker on motion.

3. He shall preserve order and decorum; and shall decide all questions of order, upon which no debate shall be allowed except at his request, and his decision shall be subject to an appeal to the House, on which appeal no member shall speak more than once.

4. He shall rise to put a question or to address the House, but may read sitting.

5. In case of any disturbance or disorderly conduct in the galleries, lobby, or aisles of the House, the Speaker shall have power to order the same to be cleared.

6. In case the Speaker wishes to leave the chair for the purpose of taking part in the debate, or from indisposition, or other cause, he may designate a member to perform the duties of the chair, for a period not exceeding two days at one time.

7. In case the Speaker, or the member named by him in accordance with the preceding rule, is absent at the hour to which the House stands adjourned, the Clerk shall call the House to order, at the hour to which the House stands adjourned, and the first business in order shall be the election of a Speaker *pro tempore*, which it shall immediately proceed to do without debate, by nomination or ballot, as the House shall determine; these questions shall also be decided without debate; and the Speaker *pro tempore* thus elected shall preside in the House and discharge all the duties of the Speaker until his return. In case of the death or resignation of a Speaker, the Clerk shall call the House to order as provided in the first clause of this rule, and the first business in order shall be the election of a Speaker by ballot, which the House shall immediately proceed to do without debate, and the Speaker thus elected shall preside over the House and discharge all the

duties of the Speaker during the continuance of the General Assembly.

OF THE CLERKS.

8. The Clerk shall keep a Journal of the House, and shall enter therein a record of each day's proceedings, and record any amendment that may be offered to any bill or resolution, provided such amendment be adopted, or a record of the same be requested by the member offering the same.

9. The Clerk shall keep a calendar, on which he shall enter daily (1) all bills and joint resolutions received from the Senate for the action of the House, except bills and joint resolutions which have not been referred by the House to any committee, or which have been adversely reported to the Senate from any committee; and (2) all bills and resolutions favorably reported to the House from any committee; and these shall be entered on the calendar in the order in which they are reported; and no such bill or resolution received from the Senate, or reported from a committee, shall be considered and acted upon until it is reached in the regular order upon the calendar. Any bill or resolution not considered and acted upon in the regular order shall be placed at the foot of the calendar, unless the consideration of the same be, by vote of two-thirds of the members present, made the order of the day for some specified time.

10. The Clerk shall retain all bills, resolutions, and other papers, in reference to which any member has a right to move a reconsideration, until the right of reconsideration has expired, and no longer.

11. It shall be the duty of the Clerk to keep a record of all petitions, resolutions, joint resolutions, and bills for public acts which may be presented for consideration of the House, and said record shall be so kept as to show by one and a single reference thereto the action of the House on any specific petition, resolution, joint resolution, or bill for a public act up to the time of such reference.

12. The Assistant Clerk shall have the same powers and perform the same duties as the Clerk, subject to the direction of the Clerk.

13. The Clerk shall cause the Journals and Calendars to be distributed on the desks of members daily, before the opening of the session.

MEMBERS.

14. When any member is about to speak in debate or deliver any matter to the House, he shall rise and address the chair as "*Mr. Speaker*." If two or more shall rise at the same time, the Speaker shall name the member entitled to the floor, preferring one who rises in his place to one who does not.

15. No member shall speak on the same question more than twice without leave of the House.

16. No member who is interested in the decision of any

question in such a manner that he cannot vote, may stay in the House when such a question is discussed or decided.

17. Every member present, when a question is put by the Speaker, shall vote, unless excused by the House. And no member shall absent himself from the House without leave, unless there be a quorum without his presence.

18. If any member, in speaking or otherwise, transgress the Rules and Orders of the House, the Speaker shall, or any member may, call him to order; and, if speaking, he shall sit down, unless permitted to explain; and if a member is guilty of a breach of any of the Rules and Orders, he may be required by the House, on motion, to make satisfaction therefor, and, until he has done so, he shall not be allowed to vote or speak, except by way of excuse.

19. For the purpose of more conveniently counting upon the division of the House, the floor thereof shall be divided by aisles into four divisions, to be numbered first, second, third, and fourth sections, commencing on the right of the chair; for each of which divisions the Speaker shall appoint a member whose seat is in said division, to be a teller to count and report to the chair.

COMMITTEES.

20. At the opening of each session a Committee of Elections, consisting of three members, shall be appointed by the Speaker, to take into consideration all contested elections of the members of the House, and report facts, with their opinion thereon.

21. All committees, except committees of conference, shall be appointed by the Speaker, unless otherwise specially directed by the House, and the member first named shall be chairman.

22. No member shall serve on any committee while considering any question involving his private right distinct from the public interest.

23. When any member requests a committee of conference on disagreeing votes of the two Houses, a committee, consisting of two members, shall be appointed on the part of the House; and in such case the committee shall consist only of such members as were in the vote of the House; and if any member be nominated on said committee who was not in the vote, he shall notify the House, and be excused.

BILLS AND RESOLUTIONS.

24. Every bill or joint resolution shall be introduced by motion for leave, or by order of the House, or by the report of a committee; and every public bill or joint resolution shall receive three several readings in the House previously to its being passed into an act, and no such bill or joint resolution shall be read twice on the same day, except that bills or joint resolutions originating with any committee or reported by a com-

mittee as substitutes may receive the first and second readings on the same day; every member offering such bill or resolution shall indorse thereon its object, and the Speaker may not offer any bill or resolution to the House until after its first reading, and every bill or resolution may be referred on its first reading.

25. The first reading of a bill or resolution shall be by its title, unless the reading be called for by a member.

If opposition be made, the question shall be "*Shall this bill be rejected?*" If no opposition be made, or if the question to reject be negatived, the bill or resolution shall go to its second reading without a question.

26. Every resolution or bill granting money from the treasury of the State, shall, before its final passage, receive three several readings in the House, only one of which shall be on the same day.

REGULAR ORDER OF BUSINESS.

27. The order of business shall be as follows, viz.:

1. Reception of petitions.
2. Reception of communications from the Governor and annual reports.
3. Introduction of resolutions.
4. Introduction and first reading of bills.
5. Reports of committees.
6. Reception of business from the Senate.
7. Business on the calendar.
8. Miscellaneous business.

VOTING.

28. In all cases when a vote is taken without a division, the Speaker shall determine whether it is or is not a vote; and in all doubtful cases he shall ask "*Is it doubted?*" If the vote be doubted by a member, rising in his place for that purpose, it shall be tried again. If the Speaker shall doubt the vote, or a division be called for, the House shall divide, those in the affirmative first rising from their seats and standing until counted, and afterwards those in the negative. After the Speaker has declared a vote, it shall not be recalled unless by a regular motion for reconsideration, made by a member in the vote of the House.

29. In all cases of balloting the Speaker shall vote; in other cases he shall not vote unless the House be equally divided, or unless his vote, if given in the minority, will make the division equal. And in case of such equal division the question shall be lost.

MOTIONS.

30. When a motion is made it shall be stated to the House by the Speaker before any debate be had thereon; but every motion shall be reduced to writing, if the Speaker so direct, or any member desire it.

31. When a motion is stated by the Speaker, or read by the Clerk, it shall be deemed to be in the possession of the House; but may be withdrawn at any time before decision or amendment, but not after amendment, unless the House give leave.

32. The question first moved shall be first put, except as modified by rule 33; and in all cases the sense of the House shall be taken first upon the largest number or sum, and the longest time proposed, in any question.

33. When a question is under debate, no motion shall be received except

1. To adjourn.
2. To lay on the table.
3. For the previous question.
4. To postpone indefinitely.
5. To close the debate at a specified time.
6. To postpone to a time certain.
7. To commit or recommit.
8. To amend.
9. To continue to the next General Assembly.

Which several motions shall have precedence in the order in which they stand arranged in this rule, and no motion to lay on the table, commit or recommit, to continue to next General Assembly, or to postpone indefinitely, having been once decided, shall be again allowed at the same sitting, and at the same stage of the bill or subject matter.

34. A motion to adjourn shall always be in order, except while a vote is being taken, and no motion to adjourn or lay on the table shall be debatable.

35. No debate shall be allowed after a question is put and remains undecided.

36. The yeas and nays shall be taken on any question and entered on the Journal, at the desire of one-fifth of the members present, at any time before a declaration of the vote.

When the yeas and nays are taken the roll of the House shall be called by Counties, in the following order, viz.: Hartford, New Haven, New London, Fairfield, Windham, Litchfield, Middlesex, and Tolland.

RECONSIDERATION.

37. A vote simply of reference to a committee can be reconsidered only on the day of the vote, and any other vote can be reconsidered only on the day of the vote or the next succeeding session day; *provided*, there has been no intervening action on the same matter by the Senate; and *further provided*, that there shall be no reconsideration of the vote upon either of the following motions: to adjourn, for the previous question, or to reconsider, and no question shall be twice reconsidered.

APPEAL.

38. No appeal from the decision of the Speaker shall be

entertained unless it is seconded; and no other business shall be in order until the question on the appeal has been disposed of.

SEATS.

39. Immediately after the appointment of the Joint Standing Committees, a Committee of three shall be appointed, who shall assign seats to Chairmen of all Joint Standing Committees, and of all Select Committees of the House, then to the senior member of the House, and the oldest member of the House, who is not a senior member, and shall then supervise the drawing of the other seats, which shall be had while the House is in session.

40. The seat assigned to any member, or drawn by him, shall be his seat for the year, unless an exchange is made, and notice thereof given to the Clerk within five days from the day of drawing.

REPRESENTATIVE CHAMBER.

41. Use of the Representatives' Chamber shall not be granted except by a vote of the House.

PARLIAMENTARY PRACTICE.

42. The rules of parliamentary practice shall govern the House in all cases to which they are applicable, and in which they are not inconsistent with these rules or the joint rules of the two branches.

43. No rule shall be suspended except by a vote of at least two-thirds of the members present.

44. Persons other than members of the General Assembly and State officials, who desire to speak with members of this House while it is in session, shall communicate their desire so to do to such member through one of the messengers, and shall not converse with such member in the Hall of the House while the House is in session.

Proper facilities for transmitting the messages above referred to shall be provided by the clerk and administered by the messengers.

The messengers and doorkeepers shall see that the aisles and the seats of members are not occupied by persons other than members of the General Assembly, to the disturbance of the members or without their permission.

45. Whenever any vote is to be taken by ballot, the Speaker may, upon directing the collection of ballots, order the doors closed, and thereupon no member shall leave the House, unless by permission of the Speaker, or the House, until the vote is declared. But members shall be admitted at any time.

Upon the ballot being counted, if any member shall raise a question of an excess of ballots, over the number of members present, a count of the House shall be had, and if it shall appear that such excess of ballots exists, the Speaker shall order the vote to be again taken.

JOINT RULES
OF THE
Senate and House of Representatives
of Connecticut.

I. Immediately after the organization of the Senate and House of Representatives, at the commencement of every stated session of the General Assembly, a Joint Committee, consisting of three Senators and eight Representatives, shall be appointed to examine the returns and canvass of votes given by the electors for Governor, Lieutenant-Governor, Treasurer, Secretary, Comptroller of Public Accounts, and Attorney-General, and to report the names of the persons whom they shall find elected to those offices respectively. After this report shall have been accepted, a Joint Committee, consisting of one Senator and two Representatives, shall be appointed to inform the Governor personally of his election and of the organization of the two houses, and their readiness to receive his communications.

II. On or before the third day of every stated session of the General Assembly there shall be appointed twenty-four Joint Standing Committees, each of which shall consist of one Senator and eight Representatives, except the Committee on Engrossed Bills, which shall consist of two Senators and two Representatives, one from the majority and one from the minority in each house.

1st. A Committee on the Judiciary, who shall take into consideration all such matters touching public or private acts and judicial proceedings as shall be referred to them, and report their opinion thereon, together with such propositions relative thereto as to them shall seem expedient.

2d. A Committee on the School Fund, who shall inquire into and report the actual state of the School Fund, the amount, value, and condition of its securities, and recommend such measures as they shall deem best adapted to secure its improvement and permanent safety.

3d. A Committee on Banks, who shall take into consideration all such matters relative to Banks, Savings Banks, and Savings and Building Associations as may be referred to them, and report the facts, with their opinion thereon.

4th. A Committee on the State Prison, who shall examine the annual reports of the directors and officers in charge of the State Prison, the account of receipts and expenditures of the institution, together with such other mat-

ters as shall be referred to them by the two Houses of the General Assembly. And they may recommend such measures for the regulation and management of the Prison as they shall deem expedient.

5th. A Committee on New Towns and Probate Districts, who shall take into consideration all matters relating to the incorporation of new towns, the alteration of town lines, and the formation of probate districts, which shall be referred to them, and report their opinion thereon, together with the facts upon which such opinion is founded.

6th. A Committee on Roads, Bridges, and Rivers, who shall take into consideration all such matters relative to roads, bridges, and rivers as shall be referred to them, and report the facts, with their opinion thereon.

7th. A Committee on Incorporations, who shall take into consideration all matters relative to private corporations, for which there may be no other appropriate committee, and report their opinion thereon, with the facts on which the same is founded.

8th. A Committee on Claims, who shall take into consideration all claims and demands upon the State which may be referred to them, and report their opinion thereon, with the facts on which the same is founded.

9th. A Committee on Education, who shall take into consideration all such matters relating to the subject of common school education as shall be referred to them, and recommend such measures touching the same as they shall deem expedient.

10th. A Committee on the Sale of Lands, who shall take into consideration all applications for the sale of lands which shall be referred to them, and report the facts, with their opinion thereon.

11th. A Committee on Finance, who shall take into consideration the financial concerns of the State, and inquire into the receipts and expenditures of the government, the investment of the public funds (the School Fund excepted), the system of assessment and taxation provided by existing laws, and all other matters affecting the revenues of the State; and report such measures touching the same as they may deem expedient.

12th. A Committee on Railroads, who shall take into consideration all matters relating to steam, electric, and cable railroads and railroad companies which may be referred to them, and report the facts, with their opinion thereon.

13th. A Committee on Military Affairs, who shall examine all military returns, and take into consideration all matters relating to the militia of this State which may be referred to them, and report thereon, with their opinion touching the same.

14th. A Committee on Agriculture, who shall take into consideration all such matters relating to agriculture as may be referred to them, and report thereon, with their opinion touching the same.

15th. A Committee on Humane Institutions, who shall take into consideration all such matters relating to the benevolent institutions under the care or supervision of the State as may be referred to them, and report thereon, with their opinion touching the same.

16th. A Committee on Cities and Boroughs, who shall take into consideration all such matters relating to cities and boroughs as may be referred to them, and report the facts, and their opinion thereon.

17th. A Committee on Fisheries and Game, who shall take into consideration all such matters relating to fisheries and game as may be referred to them, and report the facts, and their opinion thereon in the matter.

18th. A Committee on Insurance, who shall take into consideration all matters relating to insurance that may be referred to them, and report the facts, and their opinion thereon.

19th. A Committee on Manufactures, who shall take into consideration all matters relating to manufactures that may be referred to them, and report their opinion thereon.

20th. A Committee on Appropriations, who shall take into consideration and carefully investigate all estimates of State expenditures, and all bills and resolutions appropriating money from the State Treasury which shall be submitted to them, and shall from time to time report such appropriation bills as they may deem necessary for carrying on the different departments of the State government, and providing for such institutions and persons as may properly receive State aid under existing laws, for one year, from the following thirtieth of June, and also shall have power to originate and report bills, whenever such bills shall be in the interest of economy.

21st. A Committee on Labor, to whom shall be referred the Report of the Bureau of Labor Statistics and other matters relating to the special interests of labor.

22d. A Committee on Engrossed Bills, whose duty it shall be to supervise the engrossing of bills and resolutions finally passed by both Houses; and no engrossed copy of any bill for a public act, or of any joint resolution for a special act, shall be certified by the officers of either House as having been passed until it has been verified by the signature of the Engrossing Clerk.

23d. A Committee on Temperance, who shall take into consideration all such matters relating to licensing and regulating the sale of spirituous and intoxicating liquors as may

be referred to them, and report thereon, with their opinion touching the same.

24th. A Committee on Forfeited Rights, who shall take into consideration such applications as may be referred to them for the restoration of the privileges of electors to those who may have forfeited the same by a conviction of crime, and report the facts, with their opinion thereon.

III. In all meetings of Joint Committees the Senator shall preside. All questions of order and other proceedings, and questions relative to evidence, shall be determined by a majority of votes.

IV. All Committees of Conference, on disagreeing votes of the two Houses of Assembly, shall consist of one Senator and two Representatives, who were in the major vote of their respective Houses. The Committee of the House making the grant or appointment, or passing the bill, resolution, or amendment disagreed to shall state their reasons, to be reported to the other House. And neither House shall request the other twice to confer on the same point of disagreement.

V. Whenever each House shall have adhered to its vote of disagreement, the bill or resolution shall be considered as lost.

VI. Every message sent from one House to the other shall be announced at the door, and shall be respectfully communicated to the Chair by the person by whom it may be sent.

VII. Whenever a bill shall have passed both Houses of the Assembly, and shall have been transmitted to the Governor for his approbation, if either House desire its return for further consideration, such desire shall be communicated by message to the other House, and a Joint Committee of one Senator and two Representatives shall then be sent to the Governor to request him to return the bill. If the Governor consent, the bill shall be returned first to that House in which the motion for its return originated, and the bill may then be altered or totally rejected by a concurrent vote of the two Houses; but if not altered or rejected by such concurrent vote, it shall be again transmitted to the Governor in the same form in which it was first presented to him.

VIII. Whenever the public business may require the Senate and House of Representatives to meet in Convention, either House may send its message to the other, requesting such Convention, and specifying the object. At the time designated, the Senate, with their President and Clerk, may proceed to the Hall of the House of Representatives, where suitable accommodations will be provided. The President of the Senate shall *ex officio* preside in said Convention, and the proceedings thereof shall be entered upon the Journals of the two Houses.

When the Convention shall have been dissolved, the Presi-

dent of the Senate and the Speaker of the House of Representatives shall make reports to their respective Houses of the proceedings of the Convention.

IX. All bills for public acts which shall have been passed by both Houses of the General Assembly, engrossed, and signed by the Speaker of the House of Representatives and President of the Senate, and all bills for private acts and joint resolutions, which shall have been passed by the two Houses, shall, with the papers on which the same may be founded, be transmitted by the Engrossing Clerk to the Secretary of State, for the purpose of being by him laid before the Governor. The presiding officers of the two Houses shall affix their signatures to all bills for public acts in the presence of one or more of the Engrossing Committee, or the Engrossing Clerk.

X. Every bill or resolution shall be written or printed without interlineation or erasure, on paper not smaller than a half-sheet of foolscap, and any member offering such bill, resolution, or a petition, shall endorse thereon his name in some conspicuous place. No bill or resolution shall, after it has been introduced, be altered either by addition or erasure. Any proposed changes in the proposed text of such bill or resolution which may be deemed advisable by the committee to whom it has been referred shall be reported in the form of amendments or of a substitute bill.

[Extract from the General Statutes.]

[SECTION 414. Every bill for a public act amending or repealing any of the statutes of this State, introduced into the General Assembly, shall cite the statute to be amended or repealed, or so much thereof as may be necessary to show the effect of such amendment or repeal.]

When a substitute bill is reported it shall be printed in lieu of the original bill or resolution; and when amendments are reported, they shall be printed in such a manner as to indicate that they are amendments.

It shall be the duty of the Clerk of Bills to prepare bills for public acts and resolutions of a public nature and amendments at the request of any member of the General Assembly, and before any bill or resolution is favorably reported by the committee to which it has been referred it shall be submitted to the Clerk of Bills, who shall examine such bill or resolution and make such corrections therein as may be necessary for the purpose of avoiding repetitions and unconstitutional provisions, and of insuring accuracy in the text and references, clearness and conciseness in the phraseology, and consistency with existing statutes. Whenever a bill or resolution not bearing the approval of the Clerk of Bills endorsed thereon shall be favorably reported, the Clerk of the Senate or House, as the case may be, shall immediately transmit the same to the

Clerk of Bills for examination and approval. The Clerk of Bills shall also prepare amendments, bills, and resolutions at the request of any committee.

It shall be the duty of the Engrossing Clerk to supervise the printing of bills and resolutions in accordance with the provisions of Section 412 of the General Statutes, Rules XII and XIII, and Chapter 1 of the Public Acts of 1901, and under the direction of the Committee on Engrossed Bills, to supervise the engrossing of bills and resolutions in accordance with the provisions of Rule XIV.

XI. The Clerk of the House to which any bill shall be first presented shall endorse thereon a statement of the contents, or objects of such bill or resolution, before transmitting the same to the other House.

XII. All acts of incorporation by bill or resolution, and all acts in amendment or alteration thereof, and all private acts of whatever nature, shall, before the same shall be considered, be printed for the use of the General Assembly, at the expense of the party applying therefor.

XIII. All bills for public acts and joint resolutions reported favorably upon by the committee to which they have been or may be referred, with or without amendments, before being put upon their third reading, shall be laid upon the table, and five hundred copies of such bills and joint resolutions, with their amendments, shall be printed for the use of the General Assembly; and no bill or joint resolution so reported shall be put upon its third reading until the day succeeding the distribution of such copies.

XIV. All bills for public acts, and all joint resolutions for special acts, which have been passed by both Houses, shall, without action, be referred to the Committee on Engrossed Bills, and (in addition to the duties prescribed in Rule No. II) it shall be the duty of the committee, before any bill or joint resolution be engrossed, to immediately examine the same with a view to avoid repetitions, and to secure clearness, conciseness, and accuracy in the text, without changing the purport thereof. If the committee find that any correction should be made in the text or references, or in the title of any bill or joint resolution, they shall, within two session days after the passage thereof, report it back to the House which last took action upon it, with the proposed correction in the form of an amendment.

All reports from the Committee on Engrossed Bills shall be placed at the head of the calendar, and shall take precedence of all other business on the calendar; and the only question on the report of the committee shall be, "Shall the proposed amendment be adopted?"

If the proposed amendment be adopted by both Houses, the bill or resolution shall be transmitted to the Engrossing

Clerk, who, under the direction of the Committee on Engrossed Bills, shall cause it to be engrossed as amended. If the proposed amendment be rejected by either House, the bill or resolution shall not be transmitted to the other House, but shall be sent to the Engrossing Clerk, who shall have it engrossed as it was passed.

If, in consequence of the final adjournment of the General Assembly, or for any other reason, any bill or resolution which has passed both Houses fails to be amended, as recommended by the committee, the bill or resolution shall be engrossed as it was passed.

XV. All bills for public acts and joint resolutions for special acts reported upon by any committee shall be first reported to the House in which they respectively originated; and any bill or joint resolution reported on adversely, if no objection is made, may be acted upon immediately. Should objection be made, the matter shall be tabled for the Calendar, unless the House, upon motion, shall vote to proceed to its immediate consideration; in which case it shall be acted upon immediately. If the bill or resolution be not rejected, it shall then be entered upon the Calendar to be acted upon in its regular order.

XVI. After the time has elapsed for the reconsideration of any vote, upon any petition, memorial, resolution, bill, or other matter, no resolution or motion to recall such petition, memorial, resolution, bill, or other matter from the other House shall be allowed, for the purpose of reconsideration or amendment, except when there has been a clear mistake in the vote or an error in the language of the resolution, or bill, or the motion or resolution relating to the petition, memorial, or other matter.

XVII. It shall be the duty of the chairman of each Joint Standing Committee to call a meeting of his committee for organization within one week after the appointment of such committee.

Rulings of the Presiding Officers

OF THE

Senate and House of Representatives.

ADDITIONS TO THE ROLL.

In the House, in 1891, a member arose to a question of privilege, stating that the name of a certain man should be added to the roll of the House. The chairman (Perry) ruled the member out of order. On appeal the decision of the Chair was sustained (H. J., 1891, p. 9).

AMENDMENTS TO THE CONSTITUTION.

Upon the construction of the provision in article eleventh of the Constitution requiring "two-thirds of each House" to vote in the affirmative to adopt an amendment to the Constitution, the Speaker of the House (Rice), in 1864, ruled that two-thirds of the whole House was necessary. The ruling was appealed from and the House decided that two-thirds of those present was sufficient. This decision was followed by the Speakers of the House in 1876 (Waller), in 1877 (L. Harrison), and in 1884 (H. B. Harrison).

APPROPRIATIONS FROM THE STATE TREASURY.

In 1889 the Speaker of the House (Perry) ruled that the provision in Section 402 of the General Statutes, requiring resolutions appropriating money from the State Treasury to be referred to the Committee on Appropriations, was mandatory, and so referred a resolution that had been favorably reported by the Committee on Claims and passed by the Senate. This ruling was appealed from and the appeal sustained (H. J., 1889, p. 497).

In the House in 1897 the point was raised that a specific appropriation bill could not be amended by general legislation. The Speaker (Barbour) ruled that the point was well taken (H. J., 1897, p. 1398).

BILLS.

In the House in 1891 the point was raised that a bill being in contravention of the Statutes, was not in order. The Speaker (Paige) ruled that the point of order was not well taken (H. J., 1891, pp. 249, 250).

In 1897 the point was raised that a bill under consideration had previously passed the House and been rejected in the Senate. The Speaker (Barbour) stated that, not having the two bills before him, he could not decide the point. The House passed the bill, but it was again rejected in the Senate and killed (H. J., 1897, p. 1410).

CHANGE OF VOTES.

In 1883 the President of the Senate (Sumner) ruled that after the result of a yea and nay vote had been declared, the record could not be altered by the change of votes, except upon reconsideration of the bill (S. J., 1883, p. 627).

COMMITTEES.

In 1891 the point was raised that the House Committee on Canvass of Votes for State Officers having made its report was thereby dissolved, and that therefore the reference to that committee of a House Joint Resolution was not in order. The Speaker (Paige) ruled the point of order not well taken, on the ground that committees appointed by the House are in existence until the close of the session, unless discharged from service by vote of the House (H. J., 1891, p. 163).

COMMITTEE REPORTS.

In the House in 1887 the Speaker (Hoyt), in response to a request for a decision on that point, ruled that Rule XIII did not require that resolutions favorably reported and printed must be filed on the members' desks one day before they could be starred for action, explaining that the Clerks were unable to tell what resolutions were to be starred on the Calendar until the printed copies had been filed (H. J., 1887, p. 369).

In 1889 the Speaker (Perry) ruled that if, during the debate upon a measure, a member of the committee signified his desire to withdraw from the majority report and sign the minority report, and thereby a majority of the committee were found to have signed the latter, it must be considered as the majority report (H. J., 1889, p. 1041).

In 1897 the Speaker (Barbour) ruled that the chairman of a committee had the right to close the debate on a committee report (H. J., 1897, p. 876).

In the House in 1901 the Speaker (Light) ruled that a motion to substitute motion to pass a resolution for question on acceptance of unfavorable committee report was not in order (H. J., 1901, p. 1089).

In the House in 1901 the Speaker (Light) ruled that a motion to substitute minority for majority report was not in order (H. J., 1901, p. 1105).

COMMITTEES OF CONFERENCE.

In 1897, the question being raised in the House, the Speaker (Barbour) ruled that to be eligible for appointment on a committee of conference a member must have actually voted with the majority (H. J., 1897, p. 1209).

CONTESTED ELECTIONS.

In the House in 1893 the point was raised that members whose seats were contested were not entitled to vote on a report recommending that a petitioner for a seat in the House be given leave to withdraw. The Speaker (Brooks) ruled the point of order not well taken (H. J., 1893, p. 498).

DEBATES.

In 1897 the point was raised that a member could not delegate the time allowed him for debate to another member. The Speaker (Barbour) ruled that the point was not well taken (H. J., 1897, p. 1056).

INTRODUCTION OF JOINT RESOLUTIONS.

In 1891 the point was raised in the Senate that a joint resolution was not in order, the Senate not having been officially notified that the House had organized. The President *pro tem.* (Read) ruled the point of order not well taken (S. J., 1891, p. 11).

JOINT RULES.

The Speaker of the House (Pine), in 1883, ruled that the House might suspend a rule relating to its Calendar, although it was a joint rule. The ruling was appealed from, but sustained (H. J., 1883, pp. 811, 812).

NEW BUSINESS AND AMENDMENTS.

In the House in 1884 the force of a joint resolution restricting the time for the admission of new business was questioned, and the Speaker (H. B. Harrison) ruled that the resolution was in effect a joint rule, and could not be set aside except by a vote of at least two-thirds of the members present (H. J., 1884, p. 537).

During the same session the Speaker ruled that if the resolution shall "except bills or resolutions originating in committees," a motion instructing a committee to report a specified resolution came within the exception and was in order (H. J., 1884, p. 538).

In 1897 a resolution reported by a committee came to the House from the Senate passed. The point was raised that it was new business. The Speaker (Barbour) ruled that it could only be considered by the House by a two-thirds vote suspending the rules (H. J., 1897, p. 1023).

In 1886 the point was raised that a petition of a private nature did not come within the provisions contemplated by the Constitution and Statutes as to the right of petition, and consequently could not be received after the time limited for the reception of new business. The Speaker (Tibbits) ruled the point of order well taken (H. J., 1886, p. 288).

This ruling was reaffirmed by the Speaker (Barbour) in 1897 (H. J., 1897, p. 429).

In the House in 1885 the point was raised that an amendment was new business, and not in order. The Speaker (Simonds) ruled that it was not within the province of the Chair to decide a question of that nature. In the House in 1899 the Speaker (Brandeggee) ruled that an amendment being germane is not new business (H. J., 1899, p. 536).

In 1889 the point was raised that an amendment offered was not germane to the bill before the House, and the Speaker (Perry) ruled that the point was well taken, and the House sustained the ruling (H. J., 1889, p. 355). This ruling was sustained in 1897, H. J., pp. 1123, 1182, 1264 (Barbour), and again in 1899, H. J., 1899, pp. 518, 1096 (Brandeggee).

In the House in 1891 a resolution was introduced declaring Nicholas Staub elected Comptroller. It was moved to amend by adding declaration of the election of other State officers. By the Speaker (Paige) the amendment was ruled out of order as not germane (H. J., 1891, p. 177).

The Speaker of the House (Hoyt), in 1887, ruled that a motion to substitute an original bill for a substitute favorably reported by a committee was in the nature of an amendment, and in order (H. J., 1887, p. 508).

In the House, 1897, the point was raised that the House, after having amended a bill, recommitted it; the recommitment was equivalent to reconsideration. The Speaker (Barbour) ruled that the point was not well taken, and that the House must consider the bill as amended (H. J., 1897, p. 1234).

In 1897 the point was raised in the House that a substitute bill that had passed the Senate was of an adversary nature, and also new business. The Speaker (Barbour) ruled that the question of adverse legislation referred only to petitions, and that as the Senate had passed the substitute bill, the original being properly before the House, the substitute was not new business (H. J., 1897, p. 1407).

The Speaker of the House (Brandeggee), in 1899, ruled that a motion to table could not be amended by a reference to a committee (H. J., 1899, p. 384).

In the House in 1899 the Speaker (Brandeggee) ruled that an objection to a resolution as new business must be taken at the time the committee makes its report, otherwise it comes too late (H. J., 1899, p. 1366).

In the House in 1901 the Speaker (Light) ruled that an amendment to a resolution making an appointment which

struck out the name of the appointee and substituted another name was not in order (H. J., 1901, p. 685).

In the House in 1901 the Speaker (Light) ruled that an amendment was not in order when the question was on the acceptance of an unfavorable report (H. J., 1901, p. 915).

In the House in 1901 the Speaker (Light) ruled that an amendment on report of the Engrossed Bills Committee, except one recommended by the committee, was not in order (H. J., 1901, p. 1277).

In the House in 1901 the Speaker (Light) ruled that a motion to amend a bill after rejection of a favorable report of committee was in order (H. J., 1901, p. 1145).

In the House in 1901 the Speaker (Light) ruled that new business must be objected to when first introduced or brought to attention of House (H. J., 1901, p. 1295).

ORGANIZATION OF HOUSE OF REPRESENTATIVES.

In the House in 1891 a resolution was introduced paying the Speaker of the 1889 House for services rendered at the organization of the House of 1891. The point was raised that the resolution was contrary to the provisions of the Constitution and the Statutes regulating the compensation of members of the General Assembly. The Speaker (Paige) ruled the point of order not well taken, as the resolution was in accordance with well-established precedents (H. J., 1891, p. 223).

POSTPONEMENT.

In the House in 1901 the Speaker (Light) ruled that a motion to indefinitely postpone, after vote by yeas and nays had been ordered, was in order (H. J., 1901, p. 538).

PRECEDENCE OF MOTIONS.

In 1883 the Speaker of the House (Pine) ruled that an objection to a bill upon its first reading takes precedence of a motion to refer to committee, and the question is, "Shall the bill be rejected?" (H. J., 1883, p. 149).

In reference to the provision of House Rule XXXII, requiring the largest number or sum to be first voted on, the Speaker of the House (H. B. Harrison) ruled, in 1884, that this did not apply to amendments reducing the number or sum proposed in a bill or resolution (H. J., 1884, p. 427).

The Speaker of the House (Tibbits), in 1886, ruled that a motion for the yeas and nays takes precedence over a motion for a rising vote (H. J., 1886, p. 633).

The previous question having been ordered, the Speaker of the House in 1885 (Simonds) ruled that the vote on the main question takes precedence of all other motions (H. J., 1886, pp. 521, 656, 677). At the same session the point was

raised that, after an amendment to a bill had been offered, it was not in order to move the previous question on the bill until the amendment had been voted on. The Speaker ruled that the point was not well taken, and the House sustained the ruling (H. J., 1885, p. 647).

The Speaker of the House in 1884 (H. B. Harrison) ruled that the consideration of matters pending at adjournment might, by unanimous consent, be deferred, and routine business proceeded with (H. J., 1884, pp. 545, 607), which practice has since been followed.

In the House in 1891 a motion to reconsider was made, and a member began to discuss the main question, when the motion for reconsideration was seconded. The point of order was made that it was too late to second the motion for reconsideration. The point of order was sustained by the Speaker (Paige). Immediately following this a motion was made that the House take a recess, and the Speaker entertained the motion, to which objection was made. The Speaker ruled that the motion to take a recess was in order, from which ruling an appeal was taken. Vote disclosed absence of quorum (H. J., 1891, pp. 274-277).

In the House in 1891, before a declaration of the result of a roll-call was announced, a member moved that, inasmuch as the roll-call showed no quorum present, the House adjourn. The Speaker (Paige) ruled the motion out of order (H. J., 1891, p. 343).

The Speaker of the House in 1899 (Brandegge) ruled that a motion to indefinitely postpone a bill took precedence over a motion to table an amendment (H. J., 1899, p. 536).

PREVIOUS QUESTION.

In 1897, the previous question was moved, and the point was raised that the motion, in order to be entertained, must be seconded. The Speaker (Barbour) ruled that the point was well taken (H. J., 1897, p. 1093).

In the House in 1897 the Speaker (Barbour) ruled that an order for the previous question cannot be reconsidered, citing House Rule No. XXXVII (H. J., 1897, p. 1211). This ruling was sustained in 1899, H. J., 1899, p. 1131 (Brandegge).

The Speaker of the House, in 1899 (Brandegge), ruled that the previous question having been ordered, no amendment could then be entertained (H. J., 1899, pp. 1011, 1131).

In the House in 1899 it was ruled that the previous question having been ordered, no further debate could be had (H. J., 1899, p. 1026).

In the House in 1899 the Speaker (Brandegge) ruled that the previous question having been ordered, a motion to recommit could not be entertained (H. J., 1899, p. 1011).

In the House in 1901 the Speaker (Light) ruled that a motion that a member be given the privilege of the floor after previous question ordered was not in order (H. J., 1901, p. 896).

QUORUM.

In 1897 the Speaker (Barbour) ruled that it was the privilege of any member of the House to doubt, in order to determine whether there was a quorum present (H. J., 1897, p. 783).

RECALL.

In the House in 1901 the Speaker (Light) ruled that a resolution of recall was not in order unless for mistake in vote or language of resolution (H. J., 1901, p. 1316).

READING OF LETTERS.

The President *pro tem.* of the Senate (Walsh) in 1887 ruled that the reading of letters relating to matters before the Senate containing the opinion of individuals upon the subject under consideration was not in order (S. J., 1887, p. 661).

RECONSIDERATIONS.

In 1883 the President of the Senate (Sumner) ruled that a motion to reconsider the action of the Senate could not be entertained unless the resolution voted on was in possession of the Senate (S. J., 1883, p. 627).

In 1887 the Speaker of the House (Hoyt) ruled that a motion to reconsider was in order, although the bill was not in possession of the House (H. J., 1887, p. 930), and the Speaker (Perry) so decided in 1889 (H. J., 1889, p. 734).

In 1884 the Speaker of the House (H. B. Harrison) ruled that a motion to reconsider must be made within the time specified in Rule XXXVII, and that notice of intention to so move cannot operate to extend that time (H. J., 1884, p. 336).

In 1887 the Speaker of the House (Hoyt) ruled that a motion to reconsider made after the session day subsequent to its passage was not in order (H. J., 1887, p. 794). Subsequently, during the same session, a bill was recalled from the Secretary's office by joint resolution, and upon motion being made to reconsider the action of the House, the point was raised that the time for reconsideration had elapsed, but the point of order was overruled (H. J., 1887, p. 881).

In the House in 1889 this point was raised, and the Speaker (Perry) decided that it was well taken. The decision was appealed from, and, after lengthy discussion, sustained (H. J., 1889, p. 724).

In the House in 1893 the point was raised that a motion to reconsider was not in order when the matter was already in

the possession of the Senate in accordance with a resolution passed requiring the clerk to transmit daily all matter acted upon. The Speaker (Brooks) ruled that the point of order was not well taken (H. J., 1893, p. 1336).

In 1895 a committee was appointed to recall a bill from the Senate after the time prescribed for reconsideration was passed. The succeeding day a motion was made to reconsider the vote appointing the committee, and the point was raised that the original vote was in violation of Rule XVI, and consequently not in order, and the Speaker was asked to decide whether the motion to reconsider was in order. The Speaker (Fessenden) ruled that as the point of order was not raised when the vote raising the committee was passed, the vote to reconsider was in order (H. J., 1895, p. 549).

In 1895, in a case of disagreeing action, a motion was made to recede and concur, adding an amendment. The point was raised that the amendment was not in order. The Speaker (Fessenden) ruled that the point of order was not well taken (H. J., 1895, p. 1143).

In 1885, the House having upon appeal sustained a decision of the Chair, a motion was made to reconsider the vote to sustain, and the point was raised that a vote on an appeal could not be reconsidered. The Speaker (Simonds) ruled that such a motion was proper, but could not be acted on at that time (H. J., 1885, p. 673).

The President of the Senate (Sumner), in 1883, ruled that the Senate having, in a case of disagreeing action, voted to "adhere," the bill could not again be considered (S. J., 1883, p. 746).

In the House in 1893 the point was raised that a motion to table a motion to reconsider could not be withdrawn. The Speaker (Brooks) ruled the point of order not well taken. Appeal was taken, but was not sustained (H. J., 1893, pp. 1526, 1527).

In the House in 1893 the point was raised that a matter could not be reconsidered, as two session days had elapsed since the prior action of the House on the matter. The Speaker (Brooks) ruled the point of order not well taken, and on appeal was sustained (H. J., 1893, p. 487).

In 1897, a motion to reconsider having been made, a member moved to adjourn. The question being raised, the Speaker (Barbour) ruled that if the House voted to adjourn, the first business on the next session day would be the motion to reconsider (H. J., 1897, p. 1055).

RESTORATION OF FORFEITED RIGHTS.

The question as to what constitutes the two-thirds of the members of both branches of the General Assembly required by Article XVII of the Amendments to the Constitution has

been several times raised, but the decisions have not been uniform. By reference to H. J., 1883, pp. 571-575, 579, it will be seen that at that time it was considered that two-thirds of the members of the House must vote in the affirmative. The Senate in 1884 (S. J., p. 285) decided that two-thirds of the Senate was required to vote in the affirmative, the question having been raised by the President of the Senate (Sumner) for the purpose of getting a decision on that point. In 1889 the Speaker of the House (Perry) ruled that two-thirds of the members of the House must vote in the affirmative (H. J., 1889, p. 373). This decision was appealed from, and, after full discussion, the ruling of the Speaker was sustained, but, a motion to reconsider being made, the House reversed its previous action, sustained the appeal, and proceeded by a two-thirds vote of the members present to pass the resolution (H. J., 1889, pp. 380, 381).

In the House in 1893 the Speaker (Brooks) ruled that it required the affirmative vote of two-thirds of all the members of the House to pass a resolution restoring forfeited rights. Appeal was taken, and was sustained (H. J., 1893, p. 228).

ROLL-CALL.

In 1893, in the Senate, a call of the roll of the Senate was demanded, and the point was raised that, as the vote just taken had not disclosed the absence of a quorum, the demand was out of order. The President (Cady) decided the point of order well taken (S. J., 1893, p. 464).

RULES.

In 1891, in the House, the point was raised that a certain resolution proposing an amendment to the House Rules was out of order, inasmuch as the proposed rule was in contravention of the General Statutes. The Speaker (Paige) ruled the point of order not well taken, and on appeal his decision was sustained (H. J., 1891, pp. 184-189).

SECOND READING.

In 1891, on the first session day, certain bills for public acts were taken from the table and read the second time. The point of order was raised that under House Rule XXIV the foregoing bills could not come up for a second reading until the second session day of the House. The Speaker (Paige) ruled the point of order not well taken, on the ground that Rule XXIV referred to calendar days, and not to session days (H. J., 1891, p. 163).

SPEAKER.

In the House in 1901 the Speaker (Light) ruled that a motion was not in order until the matter before the House had been stated by the Speaker (H. J., 1901, p. 1174).

UNPARLIAMENTARY LANGUAGE.

In the House in 1891 a member referred to the Governor as an "intruder and usurper." The point was raised that the language used was unparliamentary, and disrespectful to the Governor of Connecticut. The Speaker (Paige) decided the point of order well taken, and directed the Clerk to take down the unparliamentary language (H. J., 1891, p. 189).

VETOED MEASURES.

The Constitution, Article IV, Section 12, provides that if the Governor disapproves a bill he shall send it, with his objections, to the House in which it originated, where it shall be reconsidered.

Upon the construction of the following sentence, "If, after reconsideration, that House shall again pass it, it shall be sent with objections to the other House, which shall also reconsider it," the Speaker of the House (Pine) in 1883 (H. J., p. 897) ruled that the main question was, "Shall the bill pass notwithstanding the objections of the Governor?" and that this question was open to any of the subsidiary motions, but not to a motion to amend the bill, as that would change the main question.

In the same year the Senate amended a vetoed bill to remove the features objected to by the Governor, but the House refused to receive the bill as amended (H. J., 1883, p. 868), and upon its return to the Senate, that body reconsidered its action, rejected the amendment, and then voted upon the passage of the bill as vetoed, "the objections of the Governor notwithstanding" (S. J., p. 723).

In the House in 1889 the Chair (Mr. Olmstead) ruled that an amendment to a vetoed bill was in order, but, upon appeal, the House sustained the appeal (H. J., 1889, p. 688).

Later in the same session a bill that had been passed over the Governor's veto was again reconsidered,* amended, and again passed, but the Senate refused to consider the amendments, voting upon the original bill as returned by the Governor (S. J., 1889, p. 955). The President of the Senate (Merwin) had the day previously ruled in a parallel case that the only question properly before the Senate was, "Shall the bill pass, the objections of the Governor notwithstanding?" and

*The second reconsideration is referred to in the last paragraph concerning vetoed measures.

this ruling had, upon appeal, been sustained by the Senate (S. J., 1889, p. 934).

A bill having been returned to the house in which it originated, and the objections of the Governor sustained by its rejection, the further disposal of it has not been uniform. In 1883 (H. J., pp. 865, 897) the House ordered such bills sent directly to the Secretary's office. In 1889 a vetoed resolution was passed in the Senate, where it originated, the objections of the Governor notwithstanding, but failed of passage in the House, and that body, notwithstanding there was disagreeing action, sent the resolution to the Secretary's office, instead of allowing it to go back to the Senate, as would be the case with a bill that had not been presented to the Governor (H. J., 1889, pp. 709, 739). So far as noted, when this point has been raised, the decision has been that unless the House in which a bill originated, and to which it was first returned, passed it over the Governor's veto, there was no reason for sending it to the other House.

As above noted, the House, in 1883, decided that if the House to which a bill was returned by the Governor sustained the veto, the bill should go to the Secretary's office; but previous to the question having been raised, a resolution that had been returned by the Governor and rejected was allowed to go to the Senate and there passed, notwithstanding the objections of the Governor. The resolution came back to the House on the disagreeing action, and that body decided that, having once reconsidered it as required by the Constitution, and rejected it, no further action could be taken (H. J., 1883, pp. 812-817).

This decision was in accordance with a ruling by the Speaker of the House (L. Harrison) in 1877, but that ruling was not at that time sustained by the House (H. J., 1877, p. 712).

In 1889, in the House, the point was raised that a vetoed bill, having been once reconsidered, could not be again reconsidered, but the Speaker (Perry) ruled that the point was not well taken, explaining, however, that he so ruled in order to correct a mistake, which had evidently and admittedly been made by the House in this particular case, and not as a strictly parliamentary ruling, or as a ruling to be taken as a precedent (H. J., 1889, p. 1138).

YEAS AND NAYS.

In the House in 1893 the Speaker (Brooks) ruled that a motion for the previous question could not be withdrawn during roll-call, as on that motion the yeas and nays had been ordered by a vote of the House, and that the roll-call was then in progress and must be concluded. Appeal was taken, but was not sustained (H. J., 1893, p. 1322).

PARLIAMENTARY PRACTICE AND PRECEDENTS.

Upon most occasions that arise in the Connecticut General Assembly, the common parliamentary law that governs all legislative bodies contains the rules which prevail. This common parliamentary law has grown up in modern times among English and American legislative bodies. The General Assembly of Connecticut has followed for many years the simple forms that formerly prevailed in the parliament of Great Britain, with such modifications and changes as have been found necessary from time to time. "The Law and Practice of Legislative Assemblies in the United States of America," by Luther S. Cushing, contains the rules and precedents which govern almost every question that may arise in the Connecticut General Assembly. This authority can be safely appealed to in nearly every case that may arise. Cushing's Manual and Jefferson's Manual contain rules which are stated in such a general way that in many cases an examination of the larger work of Mr. Cushing will be found expedient by a legislator or presiding officer. Upon some questions that have arisen, presiding officers in the Senate and House in cases of dispute have followed the rulings of the Speaker of the House of Representatives at Washington, as that body is governed by the same general parliamentary law except when modified by its own rules and precedents. The digest of Mr. Barclay, which is used in the House of Representatives at Washington, contains many precedents which have been found useful by presiding officers in the Connecticut General Assembly. The practice in Connecticut has usually favored a simple and direct application of a few rules so as to facilitate the dispatch of business. The general parliamentary law which obtains as cited above is modified in Connecticut, first, by the joint rules and special rules of the House or Senate; second, by certain customs which are peculiar to Connecticut and which have been followed for so many years as to have the force of binding precedent; and third, by certain provisions of the General Statutes.

JOINT RULES.

The joint rules relate principally to the organization of the General Assembly. They do not, however, cover the proceedings in case of an election of the State officers by the General Assembly.

The second joint rule provides for the appointment of the joint standing committees, which are now twenty-four in number. This rule provides what particular matters shall be referred to the several committees. The presiding officers and members usually follow these rules in referring business to proper committees, and it is considered bad form, unless under extraordinary circumstances, to refer bills or resolutions to other than the appropriate committees provided by the rules. The Committee on Cities and Boroughs was established in 1866, to relieve the Committee on Incorporations of its work relating to municipal charters, and also to relieve the Committee on Railroads of business relating to horse railroad companies. The Committee on Insurance was established in 1875, to further relieve the Committee on Incorporations of attention to important insurance interests. The Committee on Manufactures was established in 1877, for the purpose of attending to certain resolutions and bills that were usually referred to the Committee on Incorporations. The Committee on Appropriations was established in 1885, to take charge of all matters covered by Chapter 40, and by Section 402 of the General Statutes. The powers and duties of that committee are governed by the chapter and section referred to. The work of the Committee on Engrossed Bills is performed mainly by the Clerk of Bills, who is appointed at a joint meeting of the Committee on the Judiciary and the Committee on Engrossed Bills, under the provisions of Chapter 297 of the Public Acts of 1901. The duties of the Clerk of Bills are pointed out more specifically by the tenth joint rule. The duties of the Committee on Engrossed Bills are provided in detail by the ninth and fourteenth joint rules.

The fourth joint rule provides that committees of conference shall consist of one Senator and two Representatives who were in the majority vote of their respective houses. It sometimes happens that a question is raised whether a person nominated for a member of a committee of conference can be questioned whether or not he was in the majority vote. It has been decided in the House of Representatives at Washington, and the precedent has been followed in Connecticut, that unless the yeas and nays were taken and recorded no member can question the vote of another member if that member declares that he was in the majority vote.

The fifth joint rule provides that when each house shall have *adhered* to its vote of disagreement, the bill or resolution shall be considered lost. The regular method of procedure when a bill or resolution is returned to the house where it originated, upon disagreeing action of the other branch of the General Assembly, is to make a motion to insist and ask for a committee of conference. The subject matter should then be returned to the other house, and that body usually insists also

and grants a committee of conference. If the committee of conference cannot agree they so report, and either house may then recede from its former action and concur with the other, or the usual course under such circumstances is that each house adheres to its original action, and the bill is lost. If the committee of conference agrees upon a report, the necessary action is followed in one or both branches, and the action recommended by the committee is adopted by amendment or otherwise. It sometimes happens that a motion to adhere is made, before a motion to insist and ask or grant a committee of conference, and it has been held that a motion so made may be entertained, but it is not considered respectful treatment of a bill nor of the other branch of the General Assembly to make a motion to adhere, until after a committee of conference has been asked for and granted and the inability of the two houses to agree has become apparent.

The seventh joint rule provides for the return of a bill after it has been passed and sent to the Governor, and before he has signed the same. If the bill has been signed by the Governor it has become a law, and can only be repealed as other statutes. If the bill has not been signed by the Governor, the invariable practice requires that the Governor should consent to its return. If, after passage and transmission to the Governor, either house desires that the bill shall be recalled, there is no rule of courtesy between the two houses which requires a recall, and it should not be recalled unless the sense of both houses agrees that there should be further consideration of the measure.

The eighth joint rule provides the method of procedure in joint convention of the two houses.

The eleventh, twelfth, and thirteenth joint rules provide for the endorsement, form, and printing of private and public acts. Private acts must be printed at the expense of the parties interested. The Clerks of the House and Senate will usually attend to the printing of private acts if the name of a responsible party is given to them, who shall be charged with the cost of the same. It is better that the Clerks should attend to this, because in that way the rules concerning the form of printing and filing for the calendar will be better observed.

The fifteenth joint rule relates to the method of procedure after bills have been reported from their respective committees.

RULES OF THE SENATE.

Most of the special rules of the Senate are similar to the rules of the House. The order of precedence of certain motions provided by the sixth Senate rule differs somewhat from that of the thirty-third House rule, but the only important difference lies in the fact that there is no provision in the Sen-

ate rules for a motion for the previous question. It has been held that the previous question cannot be ordered in the Senate, because there is no such practice or rule in the Senate of the United States. In 1863 it was held, however, by the presiding officer, after a debate had been carried on for several hours apparently for the purpose of delay, that the Chair would entertain a motion that "the Senate will proceed to take a vote upon the question pending." Such a motion is equivalent in its effect to the previous question, but it is believed this is the only instance in which the force of a motion for the previous question has been felt in the Senate. The thirteenth rule of the Senate provides that all committees except committees of conference shall be appointed by the Senate. Before 1868 the committees of the Senate were appointed by the Lieutenant-Governor; between 1868 and 1877 the practice varied somewhat according to the political complexion of the Senate and the Lieutenant-Governor. Since 1877 the rule has been as at the present time, notwithstanding the fact that the Senate and Lieutenant-Governor have several times been of the same political faith. This is in accordance with the practice of the United States Senate, and is justified by the fact that the Lieutenant-Governor is not a member of the body over which he presides, as is the Speaker of the House, and is not chosen by a majority of the Senate. The nineteenth Senate rule provides that a motion to reconsider may be made within three days of the actual session of the Senate. This differs from the thirty-seventh House rule, which provides that a motion to reconsider must be made on the same or the succeeding session-day. The difference between these two rules sometimes leads to a misunderstanding by new members. There seems to be no good reason why these two rules should differ, and it would be well if a revising committee should fix the time for reconsideration within the same number of days in both houses.

RULES OF THE HOUSE OF REPRESENTATIVES.

These rules have been carefully revised twice within a few years, and as they have modified materially the old rules, and have made some changes in the common parliamentary practice, a careful examination is requisite for any member who remembers the older practice and rules, or who desires to be ready upon parliamentary questions that may arise.

MODIFICATIONS OF THE RULES BY STATUTE.

To understand thoroughly the powers and duties of the executive and legislative branches of the government and their relations to each other it is best to read the sections of the General Statutes from Section 287 to Section 429, inclusive.

The special statute rules governing the General Assembly will be found from Section 385 to Section 429, inclusive. Under these statute rules the following limitations are placed upon the power of the General Assembly:

No petition can be considered for any relief which any court has power to grant.

Petitions of an adversary nature must be served upon the parties interested at least twelve days before the second day of the session of the General Assembly.

Petitions for the incorporation of banks, savings banks, or alteration of the charter of a city or borough, the incorporation of a railroad, street railway, canal, or turnpike company, or for the alteration of the charter of any such company, must be duly advertised for at least three weeks before the first day of the session of the Assembly.

Petitions relating to the school fund must be returned and docketed by the first Monday in December preceding the session of the Assembly.

Members of the Assembly cannot appear as attorneys before the Assembly or any committee thereof, unless in their own cause or that of the towns they represent, or of some public corporation therein.

Applications for restoration of forfeited rights cannot be heard unless notice shall have been published at least once a week, for two successive weeks within two months before the opening of the session.

Section 402 of the General Statutes provides that all estimates for the expenditures of the several departments, and all bills and resolutions appropriating money from the State Treasury, except those for the payment of claims against the State, and for the payment of the contingent expenses of the Senate and House, shall be referred to the Committee on Appropriations before final action thereon. No appropriation for a salary, compensation, or fees in excess of the amount allowed by law can be made until after a law authorizing the increase has been passed.

Appropriations in excess of ten thousand dollars must be divided, if possible, into specific items.

No general legislation can be attached to an appropriation bill.

Sections 405-411, inclusive, limit the powers of the executive and legislative departments of the government in relation to appropriations.

Any bill for a public act amending or repealing a statute must either cite the language of the statute amended or repealed, or so much thereof as may be necessary to show the effect of such amendment or repeal.

Contestants for seats in either house of the General Assembly cannot be allowed more than one hundred dollars for

attorney fees and expenses, together with the legal fees of witnesses summoned with the approval of the Committee on Contested Elections.

The Treasurer cannot pay any member of the General Assembly his compensation and mileage until after the final adjournment.

Persons elected to either branch of the General Assembly by illegal practices are incapable of holding their seats unless they can show that they were not, directly or indirectly, concerned in them.

If any person elected a Representative shall by himself or others offer or distribute gratuitously among the electors any liquor on the day of election, or shall on any previous day entertain electors in like manner, with intent to procure votes, he shall be considered guilty of undue influence and illegal practices, and forfeit his seat in the House.

The mileage distance from each town to Hartford is fixed by Section 428.

THE CALENDAR.

Prior to 1875 the regular business of each house (upon the reports of the committees) was taken up according to the convenience of the house and usually without notice to the members. The business was called up by the chairman of the respective committees from the Clerk's table at the pleasure of the several chairmen. Since that time, the system of putting all public acts and joint resolutions upon a calendar which is daily distributed to each member, gives notice to each member of the order of business for the day.

The rules governing the printing of bills and the calendar will be found in Sections 397-400, inclusive, of the General Statutes. In addition, the twenty-third Senate rule and the ninth House rule govern the Clerks of the respective branches and direct them how they shall prepare and keep the respective calendars.

THE PREVIOUS QUESTION.

The question has occasionally been raised in the House whether the previous question applies to anything more than the immediate question at issue; that is, if the pending motion is to amend a bill or resolution, and the previous question is ordered, whether any other question is thereby ordered than that upon the adoption of the proposed amendment, or whether the force of the previous question cuts off debate upon the whole subject matter and calls for a vote upon the pending bill or resolution as well as upon the motion to amend it. The weight of Connecticut rulings or authority is that in the Connecticut House the previous question when ordered applies

only to the immediate question before the House, and does not cut off debate upon any questions at issue that properly precede the definite one under debate.

YEAS AND NAYS.

A record of the yeas and nays may be ordered by one-fifth of the members present, and this right is guaranteed by Section 9 of the third article of the Constitution. It was held in 1875 and several times thereafter, that the constitutional right to call for the yeas and nays exists at any time before the actual and final declaration of the result, although there may have been taken a *viva voce* and a standing vote before the yeas and nays are called for. This right to move for the yeas and nays at any time before a declaration of the result was held to exist before the adoption of the thirty-sixth rule of the House in its present form, and exists by force of the Constitution in both the Senate and House independently of any rule.

RECONSIDERATION OF A VETOED BILL.

It was decided by the Connecticut House in 1877 that as long as a vetoed bill is in the possession of either house, that house may vote *more than once* upon the motion to reconsider, and pass the bill notwithstanding the objections of the Governor. This is in accordance with a decision of the National House of Representatives in 1842. Undoubtedly, however, the second motion to reconsider should be made by some one who was in the negative vote upon the first motion to reconsider. When the vetoed bill or resolution has been reconsidered it has been held that it is open for amendments so as to meet the objections of the executive, and on several occasions vetoed bills have been so amended, and have often received the approval of the executive. The amendment makes a new bill, and these rulings are in the interest of convenient and common-sense legislation.

TO LAY ON THE TABLE A MOTION TO RECONSIDER.

The Washington practice of clinching a vote upon a bill by making a motion to reconsider, and then laying that motion upon the table does not obtain in Connecticut. It was attempted in 1861 and resulted in failure. To permit such a thing to be done would violate the common-sense rules permitting reconsideration within two days in the House and three days in the Senate, and would enable a temporary majority to obtain an unfair advantage.

AMENDMENTS TO THE CONSTITUTION.

A question has been raised once or twice whether two-thirds of all the members elected to either house are necessary to approve an amendment to the Constitution, or whether two-thirds of a quorum is sufficient. It was decided by the House itself in 1864 upon an appeal and by Speakers of the House in 1875, 1876, 1877, and 1884, that two-thirds of a quorum is sufficient to approve an amendment to the constitution of the State.* These decisions are in accordance with the ruling of the House of Representatives at Washington in 1865 upon the adoption of the thirteenth amendment to the Constitution of the United States.

MINORITY REPORTS.

In most legislative bodies the majority of a committee control the reports, and the only report that can be made to a legislative body from one of its committees is that which is known as the report of the committee, which is the report agreed to by a majority of its members. The minority of a committee cannot usually make a separate or special report. In the Connecticut General Assembly, however, a custom has existed for a long time which permits the minority of a committee to make a special report. This special report may be simply the negative views of a minority, giving the reasons why they dissent from the affirmative action of the majority of the committee. When the minority of a committee report affirmatively, they may recommend the passage of a resolution or bill for a public act, which resolution or bill accompanies the report. It is the usual practice, however, to consider the report of the majority of a committee first, and if that report is accepted, no action should be taken upon the minority report, but it should be treated as rejected without further action because it has no right of existence except as a courtesy to the minority members of the committee, and the opinions of the minority have been rejected once by the acceptance of the report of the committee. If, however, the report of the majority of a committee is rejected, it is usual to take up immediately, for consideration, the report of the minority. It does not follow, however, if the report of the majority is rejected that the report of the minority should be accepted. Any bill or resolution reported by the minority of a committee should be printed, and, if passed, requires all the formalities in its passage that are requisite if the same came from the majority of the committee.

POWER TO SECURE A QUORUM.

The Constitution provides in Section 7, Article III, that while a majority of each house shall constitute a quorum to do

* This rule has been held to govern in restoring forfeited rights.

business, a smaller number may adjourn from day to day, and compel the attendance of absent members in such manner and under such penalties as each house may prescribe. There has never been any legislation by either house of the Connecticut General Assembly prescribing the manner in which the attendance of absent members may be secured. Such legislation has been proposed on two or three occasions, but the good sense of absent members has prevented any necessity for its adoption. On a few occasions during times of political excitement the minority has withdrawn and left the House without a quorum for the purpose of preventing immediate legislation, but in no instance has such action by the minority continued longer than till the next regular day of meeting. On one or two occasions it has been suggested that the Speaker has power to order the doors to be closed. This is undoubtedly a mistake, and it would require the passage of a resolution by the House itself, which resolution should provide a means of issuing a proper summons, to be served by some proper official, to bring the absent members onto the floor. On a few occasions Speakers have ordered the doors to be closed to prevent members from going out when it was feared the House might be left without a quorum. This was undoubtedly an arbitrary assumption of power which no Speaker or door-keeper could enforce, and has been submitted to only because of the good nature of the members who were thus kept within the House. In most legislative bodies when it becomes necessary to compel the attendance of absent members, the Sergeant-at-arms is the official clothed with the power, upon an order of the House, to arrest the person of an absent member and bring him onto the floor of the House. If a member of a legislative body should by violence prevent the Sergeant-at-arms from securing his attendance, such member could undoubtedly be expelled and a new election could be ordered to fill the vacancy. As the Connecticut General Assembly has no Sergeant-at-arms, it is probable that the sheriff of the County of Hartford could be clothed with the necessary power to arrest the persons of absent members, and bring them onto the floor of the House, but it is not probable any such extreme exercise of the constitutional power of either house will ever become necessary.

Constitution of the State of Connecticut,

As Amended and in Force January 1, 1902.

[The Constitution of Connecticut was ratified and approved by the people by a vote of thirteen thousand nine hundred and eighteen in its favor, and twelve thousand three hundred and sixty-four against its ratification. On the twelfth of October, eighteen hundred and eighteen, Governor Wolcott issued his proclamation, at the request of the General Assembly, declaring that the constitution was thenceforth to be observed by all persons, as the *Supreme Law of this State*.]

ARTICLE FIRST.

DECLARATION OF RIGHTS.

- SECTION 1. Equality of rights.
- SEC. 2. Political power inherent in the people.
- SEC. 3. Religious liberty.
- SEC. 4. No preferences in Christian sects or modes of worship.
- SEC. 5. Rights of citizens to speak, write, and publish their sentiments.
- SEC. 6. Freedom of speech and of the press.
- SEC. 7. Defense in prosecutions for libels; powers of jury.
- SEC. 8. Rights of search and seizure regulated.
- SEC. 9. Rights of accused in criminal prosecutions.
- SEC. 10. Arrests without warrant of law forbidden.
- SEC. 11. Private property secured.
- SEC. 12. Courts to be open for the redress of injuries.
- SEC. 13. Bail and fines not to be excessive.
- SEC. 14. Bail and *habeas corpus*.
- SEC. 15. Attainder prohibited.
- SEC. 16. Right of citizens to assemble and to petition.
- SEC. 17. Right to bear arms.
- SEC. 18. Military subordinate.
- SEC. 19. Of quartering soldiers.
- SEC. 20. Hereditary emoluments prohibited.
- SEC. 21. Trial by jury.

ARTICLE SECOND.

POWERS DISTRIBUTED.

Three departments.

ARTICLE THIRD.

THE LEGISLATIVE DEPARTMENT.

- SECTION 1. Two Houses, General Assembly, style of laws.
- SEC. 2. Sessions of General Assembly (amended by Arts. xiv, xvi, xxvii).

SEC. 3. House, how constituted, ratio of representation (amended by Art. xv).

SEC. 4. Senate, how constituted (amended by Arts. i and ii).

SEC. 5. Election of Senators (amended by Arts. iii, xvi, and xxvii).

SEC. 6. Canvass and declaration of vote for Senators.

SEC. 7. Officers of each house, quorum.

SEC. 8. Powers of each house.

SEC. 9. Journals to be kept; yeas and nays, when entered.

SEC. 10. Members exempt from arrest, not to be questioned, etc.

SEC. 11. Debates to be public.

ARTICLE FOURTH.

EXECUTIVE DEPARTMENT.

SECTION 1. Governor, term of office; qualification.

SEC. 2. Election of Governor (amended by Arts. vi, xvi, xxvii).

SEC. 3. Election of Lieutenant-Governor (amended by Arts. iv, xvi, xxvii).

SEC. 4. Compensation of Governor, Lieutenant-Governor, and members of General Assembly.

SEC. 5. Governor to command the militia.

SEC. 6. He may require information.

SEC. 7. He may adjourn the General Assembly.

SEC. 8. He is to give information and make recommendations to the General Assembly.

SEC. 9. He shall see that the laws are faithfully executed.

SEC. 10. He may grant reprieves.

SEC. 11. Commissions.

SEC. 12. Power of Governor concerning bills passed by the General Assembly.

SEC. 13. Lieutenant-Governor to be president of the Senate.

SEC. 14. When to act as Governor.

SEC. 15. Senate shall elect a president *pro tempore*. He shall act as Governor when.

SEC. 16. Senate may be convened during recess for a choice of president *pro tempore*.

SEC. 17. Treasurer, election and duties (amended by Arts. iv, vi, xvi, xxvii).

SEC. 18. Secretary, election and duties (amended by Arts. iv, vi, xvi, xxvii).

SEC. 19. Comptroller, election and duties (amended by Arts. v, vi, xiv, xxvii).

SEC. 20. Sheriff, election (amended by Arts. vii, xxviii); bonds; vacancy, how filled.

SEC. 21. Accounts of the State to be published.

ARTICLE FIFTH.

THE JUDICIARY.

SECTION 1. Courts.

SEC. 2. Justices of the Peace (amended by Art. x).

SEC. 3. Judges, appointment; tenure of office (amended by Arts. xii, xx, xxvi); impeachment; disqualification by age.

ARTICLE SIXTH.

ELECTORS.

SECTION 1. Who shall be electors.

SEC. 2. Qualifications of electors (amended by Arts. viii, xi, xxiii, xxix.)

SEC. 3. Electoral privileges, how forfeited.

SEC. 4. Eligibility of electors to office.

SEC. 5. Qualification of electors, how determined.

SEC. 6. Protection of free suffrage.

SEC. 7. State officers and members of General Assembly to be elected by ballot.

SEC. 8. Privilege from arrest on civil process on election day.

SEC. 9. Electors' meetings, when held.

ARTICLE SEVENTH.

RELIGION.

SECTION 1. Compulsory support of religion prohibited. All denominations of Christians to have equal rights.

SEC. 2. Right to separate from Christian societies or denominations.

ARTICLE EIGHTH.

EDUCATION.

SECTION 1. Charter of Yale College confirmed.

SEC. 2. The school fund perpetual.

ARTICLE NINTH.

IMPEACHMENTS.

SECTION 1. Impeachments, how ordered.

SEC. 2. Impeachments, how tried.

SEC. 3. What officers liable to impeachment; effect of conviction.

SEC. 4. Treason defined; requisite proof; conviction.

ARTICLE TENTH.

GENERAL PROVISIONS.

SECTION 1. Official oath; form.

SEC. 2. Annual election of town officers.

SEC. 3. Effect of this constitution on existing corporations; officers, laws, etc.

SEC. 4. Certain officers not to be members of the General Assembly.

ARTICLE ELEVENTH.

AMENDMENTS.

Amendments, how proposed, how voted upon, how adopted.

AMENDMENTS, TO THE CONSTITUTION.

ARTICLE I.

Senators, number of, how chosen.

ARTICLE II.

Senatorial districts, number, how determined, how altered.

ARTICLE III.

Election of Senators.

ARTICLE IV.

Election of Lieutenant-Governor, Treasurer, and Secretary.

ARTICLE V.

Election of Comptroller.

ARTICLE VI.

State officers and members of the General Assembly, how voted for. General Assembly may regulate the manner.

ARTICLE VII.

Election of Sheriffs.

ARTICLE VIII.

Qualifications of electors.

ARTICLE IX.

Election of Judges of Probate.

ARTICLE X.

Election of Justices of the Peace.

ARTICLE XI.

Qualifications of electors.

ARTICLE XII.

Terms of office of Judges.

ARTICLE XIII.

Electors in the military service and out of the State may vote. (Now inoperative.)

ARTICLE XIV.

All sessions of the General Assembly to be held at Hartford, except when.

ARTICLE XV.

House of Representatives, how constituted.

ARTICLE XVI.

SECTION 1. Election of State officers.

SEC. 2. Official terms of State officers and members of the General Assembly.

SEC. 3. Stated sessions of the General Assembly, when and where held.

SEC. 4. Official term of State officers and members of the General Assembly elected in 1876, to hold over.

SEC. 5. General Assembly of 1876 to have special power.

ARTICLE XVII.

General Assembly may restore forfeited rights.

ARTICLE XVIII.

Representation of new towns in the General Assembly.

ARTICLE XIX.

Former provisions regarding elections made applicable to future elections.

ARTICLE XX.

Terms of Judges of certain courts.

ARTICLE XXI.

Election and term of Judges of Probate.

ARTICLE XXII.

Compensation of members of the General Assembly.

ARTICLE XXIII.

As to qualifications of electors.

ARTICLE XXIV.

Extra or increased compensation during official term.

ARTICLE XXV.

Municipalities prohibited from subscribing to the stock of, or giving credit, etc., to railroad corporations. General Assembly may authorize appropriations to protect existing railroad debt.

ARTICLE XXVI.

Election of Judges of Supreme and Superior Courts.

ARTICLE XXVII.

SECTION 1. Time of election of State officers and members of the General Assembly.

SEC. 2. Duration of their term.

SEC. 3. Their compensation.

SEC. 4. Regular sessions of the General Assembly.

SEC. 5. Term of Senators elected in 1885.

ARTICLE XXVIII.

Election and term of Sheriffs.

ARTICLE XXIX.

Electors must be able to read the Constitution in the English language.

ARTICLE XXX.

Plurality Election of State Officers.

ARTICLE XXXI.

SECTION 1. Composition of the Senate.

SEC. 2. Number and formation of Senatorial districts.

PREAMBLE.

The people of Connecticut, acknowledging with gratitude the good providence of God in having permitted them to enjoy a free government, do, in order more effectually to define, secure, and perpetuate the liberties, rights, and privileges which they have derived from their ancestors, hereby, after a careful consideration and revision, ordain and establish the following Constitution and form of civil government:

ARTICLE FIRST.

DECLARATION OF RIGHTS.

That the great and essential principles of liberty and free government may be recognized and established,

We Declare,

SECTION 1. That all men, when they form a social compact, are equal in rights; and that no man or set of men are entitled to exclusive public emoluments or privileges from the community.

SEC. 2. That all political power is inherent in the people, and all free governments are founded on their authority and instituted for their benefit; and that they have at all times an undeniable and indefeasible right to alter their form of government in such a manner as they may think expedient.

SEC. 3. The exercise and enjoyment of religious profession and worship, without discrimination, shall forever be free to all persons in this State, provided that the right hereby declared and established shall not be so construed as to excuse acts of licentiousness, or to justify practices inconsistent with the peace and safety of the State.

SEC. 4. No preference shall be given by law to any Christian sect or mode of worship.

SEC. 5. Every citizen may freely speak, write, and publish his sentiments on all subjects, being responsible for the abuse of that liberty.

SEC. 6. No law shall ever be passed to curtail or restrain the liberty of speech or of the press.

SEC. 7. In all prosecutions or indictments for libels, the truth may be given in evidence, and the jury shall have the right to determine the law and the facts, under the direction of the court.

SEC. 8. The people shall be secure in their persons, houses, papers, and possessions from unreasonable searches or seizures, and no warrant to search any place, or to seize any person or things, shall issue without describing them as nearly as may be, nor without probable cause supported by oath or affirmation.

SEC. 9. In all criminal prosecutions, the accused shall have a right to be heard by himself and by counsel; to demand the nature and cause of the accusation; to be confronted by the witnesses against him; to have compulsory process to obtain witnesses in his favor; and in all prosecutions, by indictment or information, a speedy public trial by an impartial jury. He shall not be compelled to give evidence against himself, nor be deprived of life, liberty, or property, but by due course of law. And no person shall be holden to answer for any crime, the punishment of which may be death or imprisonment for life, unless on a presentment or indictment of a grand jury; except in the land or naval forces, or in the militia when in actual service in time of war or public danger.

SEC. 10. No person shall be arrested, detained, or punished, except in cases clearly warranted by law.

SEC. 11. The property of no person shall be taken for public use without just compensation therefor.

SEC. 12. All courts shall be open, and every person, for an injury done to him in his person, property, or reputation, shall have remedy by due course of law, and right and justice administered without sale, denial, or delay.

SEC. 13. Excessive bail shall not be required, nor excessive fines imposed.

SEC. 14. All prisoners shall, before conviction, be bailable by sufficient sureties, except for capital offenses, where the proof is evident, or the presumption great; and the privileges of the writ of *habeas corpus* shall not be suspended, unless when, in case of rebellion or invasion, the public safety may require it; nor in any case, but by the legislature.

SEC. 15. No person shall be attainted of treason or felony by the legislature.

SEC. 16. The citizens have a right, in a peaceable manner, to assemble for their common good, and to apply to those invested with the powers of government, for redress of grievances, or other proper purposes, by petition, address, or remonstrance.

SEC. 17. Every citizen has a right to bear arms in defense of himself and the State.

SEC. 18. The military shall, in all cases and at all times, be in strict subordination to the civil power.

SEC. 19. No soldier shall, in time of peace, be quartered in any house without the consent of the owner; nor in time of war but in a manner to be prescribed by law.

SEC. 20. No hereditary emoluments, privileges, or honors shall ever be granted or conferred in this State.

SEC. 21. The right of trial by jury shall remain inviolate.

ARTICLE SECOND.

OF THE DISTRIBUTION OF POWERS.

The powers of government shall be divided into three distinct departments, and each of them confided to a separate magistracy, to wit: those which are legislative, to one; those which are executive, to another; and those which are judicial, to another.

ARTICLE THIRD.

OF THE LEGISLATIVE DEPARTMENT.

SECTION 1. The legislative power of this State shall be vested in two distinct houses or branches; the one to be styled THE SENATE, the other THE HOUSE OF REPRESENTATIVES, and both together THE GENERAL ASSEMBLY. The style of their laws shall be, *Be it enacted by the Senate and House of Representatives in General Assembly convened.*

SEC. 2. There shall be one stated session of the General Assembly, to be holden in each year, alternately at Hartford and New Haven, on the first Wednesday of May,¹ and at such other times as the General Assembly shall judge necessary; the first session to be holden at Hartford; but the person administering the office of Governor may, on special emergencies, convene the General Assembly at either of said places, at any other time. And in case of danger from the prevalence of contagious diseases in either of said places, or other circumstances, the person administering the office of Governor may by proclamation convene said Assembly at any other place in this State.

SEC. 3. The House of Representatives shall consist of electors residing in towns from which they are elected. The number of Representatives from each town shall be the same as at present practiced and allowed. In case a new town shall hereafter be incorporated, such new town shall be entitled to one representative only;² and if such new town shall be made from one or more towns, the town or towns from which the same shall be made shall be entitled to the same number of Representatives as at present allowed, unless the number shall be reduced by the consent of such town or towns.

SEC. 4. The Senate shall consist of twelve members, to be chosen annually by the electors.³

¹ Altered by amendments of 1872, 1875, 1876, and 1884.

² Altered by amendments of 1828, 1836, and 1875.

³ Altered by amendments of 1828, 1836, and 1875.

SEC. 5. At the meetings of the electors, held in the several towns in this State in April annually, after the election of Representatives, the electors present shall be called upon to bring in their written ballots for Senators.¹ The presiding officer shall receive the votes of the electors, and count and declare them in open meeting. The presiding officer shall also make duplicate lists of the persons voted for, and of the number of votes for each, which shall be certified by the presiding officer; one of which lists shall be delivered to the Town Clerk, and the other, within ten days after said meeting, shall be delivered, under seal, either to the Secretary or to the sheriff of the county in which said town is situated; which list shall be directed to the Secretary, with a superscription expressing the purport of the contents thereof; and each sheriff who shall receive such votes shall, within fifteen days after said meeting, deliver, or cause them to be delivered, to the Secretary.

SEC. 6. The Treasurer, Secretary, and Comptroller, for the time being, shall canvass the votes publicly. The twelve persons having the greatest number of votes for Senators shall be declared to be elected.² But in cases where no choice is made by the electors in consequence of an equality of votes, the House of Representatives shall designate, by ballot, which of the candidates having such equal number of votes shall be declared to be elected. The return of votes and the result of the canvass shall be submitted to the House of Representatives, and also to the Senate, on the first day of the session of the General Assembly; and each house shall be the final judge of the election returns, and qualifications of its own members.

SEC. 7. The House of Representatives, when assembled, shall choose a speaker, clerk, and other officers. The Senate shall choose its clerk and other officers except the President. A majority of each house shall constitute a quorum to do business; but a smaller number may adjourn from day to day, and compel the attendance of absent members in such manner, and under such penalties, as each house may prescribe.

SEC. 8. Each house shall determine the rules of its own proceedings, punish members for disorderly conduct, and, with the consent of two-thirds, expel a member, but not a second time for the same cause; and shall have all other powers necessary for a branch of the legislature of a free and independent State.

SEC. 9. Each house shall keep a journal of its proceedings, and publish the same, when required by one-fifth of its members, except such parts as, in the judgment of a majority, require secrecy. The yeas and nays of the members of either house shall, at the desire of one-fifth of those present, be entered on the journals.

SEC. 10. The Senators and Representatives shall, in all cases

¹ Altered by amendments of 1836, 1875, and 884.

² Altered by amendments of 1828 and 1875.

of civil process, be privileged from arrest during the session of the General Assembly, and for four days before the commencement and after the termination of any session thereof. And for any speech or debate in either house, they shall not be questioned in any other place.

SEC. 11. The debates of each house shall be public, except on such occasions as, in the opinion of the house, may require secrecy.

ARTICLE FOURTH.

OF THE EXECUTIVE DEPARTMENT.

SECTION 1. The supreme executive power of the State shall be vested in a Governor, who shall be chosen by the electors of the State, and shall hold his office for one year from the first Wednesday of May¹ next succeeding his election, and until his successor be duly qualified. No person who is not an elector of this State, and who has not arrived at the age of thirty years, shall be eligible.

SEC. 2. At the meetings of the electors in the respective towns, in the month of April in each year,² immediately after the election of Senators, the presiding officers shall call upon the electors to bring in their ballots for him whom they would elect to be Governor, with his name fairly written. When such ballots shall have been received and counted in the presence of the electors, duplicate lists of the persons voted for, and of the number of votes given for each, shall be made and certified by the presiding officer, one of which lists shall be deposited in the office of the Town Clerk within three days, and the other within ten days, after said election, shall be transmitted to the Secretary, or to the sheriff of the county in which such election shall have been held. The sheriff receiving said votes shall deliver, or cause them to be delivered, to the Secretary³ within fifteen days next after said election. The votes so returned shall be counted by the Treasurer, Secretary, and Comptroller, within the month of April. A fair list of the persons and number of votes given for each, together with the returns of the presiding officers, shall be, by the Treasurer, Secretary, and Comptroller, made and laid before the General Assembly, then next to be holden, on the first day of the session thereof; and said Assembly shall, after examination of the same, declare the person whom they shall find to be legally chosen, and give him notice accordingly. If no person shall have a majority of the whole number of said votes, or if two or more shall have an equal and the greatest number of said votes, then said Assembly, on the second day of their session, by joint ballot of both houses, shall proceed, without debate, to choose a Governor from a list of the names of the two persons having the greatest number of

¹ Made to apply to biennial elections by amendment of 1875.

² Made to apply to biennial elections by amendment of 1876.

votes, or of the names of the persons having an equal and highest number of votes so returned as aforesaid. The General Assembly shall by law prescribe the manner in which all questions concerning the election of a Governor, or Lieutenant-Governor, shall be determined.

SEC. 3. At the annual meetings of the electors, immediately after the election of Governor, there shall also be chosen, in the same manner as is hereinbefore provided for the election of Governor, a Lieutenant-Governor¹, who shall continue in office for the same time, and possess the same qualifications.

SEC. 4. The compensations of the Governor, Lieutenant-Governor, Senators, and Representatives shall be established by law, and shall not be varied so as to take effect until after an election, which shall next succeed the passage of the law establishing said compensations.

SEC. 5. The Governor shall be Captain-General of the militia of the State, except when called into the service of the United States.

SEC. 6. He may require information in writing from the officers in the executive department on any subject relating to the duties of their respective offices.

SEC. 7. The Governor, in case of a disagreement between the two houses of the General Assembly respecting the time of adjournment, may adjourn them to such time as he shall think proper, not beyond the day of the next stated session.

SEC. 8. He shall, from time to time, give to the General Assembly information of the state of the government, and recommend to their consideration such measures as he shall deem expedient.

SEC. 9. He shall take care that the laws be faithfully executed.

SEC. 10. The Governor shall have power to grant reprieves after conviction, in all cases except those of impeachment, until the end of the next session of the General Assembly, and no longer.

SEC. 11. All commissions shall be in the name and by authority of the State of Connecticut; shall be sealed with the State seal, signed by the Governor, and attested by the Secretary.

SEC. 12. Every bill which shall have passed both houses of the General Assembly shall be presented to the Governor. If he approves, he shall sign and transmit it to the Secretary, but if not he shall return it to the house in which it originated, with his objections, which shall be entered on the journals of the house, who shall proceed to reconsider the bill. If, after such reconsideration, that house shall again pass it, it shall be sent, with objections, to the other house, which shall also reconsider it. If approved, it shall become a law. But in such

¹ Altered by amendment of 1875.

cases the votes of both houses shall be determined by yeas and nays; and the names of the members voting for and against the bill shall be entered on the journals of each house respectively. If the bill shall not be returned by the Governor within three days, Sundays excepted, after it shall have been presented to him, the same shall be a law, in like manner as if he had signed it, unless the General Assembly, by their adjournment, prevents its return; in which case it shall not be a law.

SEC. 13. The Lieutenant-Governor shall, by virtue of his office, be President of the Senate, and have, when in Committee of the Whole, a right to debate; and when the Senate is equally divided, to give the casting vote.

SEC. 14. In case of the death, resignation, refusal to serve, or removal from office of the Governor, or of his impeachment or absence from the State, the Lieutenant-Governor shall exercise the powers and authority appertaining to the office of Governor, until another be chosen at the next periodical election for Governor, and be duly qualified; or until the Governor, impeached or absent, shall be acquitted or return.

SEC. 15. When the government shall be administered by the Lieutenant-Governor, or he shall be unable to attend as President of the Senate, the Senate shall elect one of their members as President *pro tempore*. And if during the vacancy of the office of Governor the Lieutenant-Governor shall die, resign, refuse to serve, or be removed from office, or if he shall be impeached or absent from the State, the President of the Senate *pro tempore* shall, in like manner, administer the government, until he be superseded by a Governor or Lieutenant-Governor.

SEC. 16. If the Lieutenant-Governor shall be required to administer the Government, and shall, while in such administration, die or resign during the recess of the General Assembly, it shall be the duty of the Secretary, for the time being, to convene the Senate for the purpose of choosing a President *pro tempore*.

SEC. 17. A Treasurer shall annually be chosen by the electors at their meeting in April;¹ and the votes shall be returned, counted, canvassed, and declared in the same manner as is provided for the election of Governor and Lieutenant-Governor, but the votes for Treasurer shall be canvassed by the Secretary and Comptroller only. He shall receive all moneys belonging to the State, and disburse the same only as he may be directed by law. He shall pay no warrant or order for the disbursement of public money until the same has been registered in the office of the Comptroller.

SEC. 18. A Secretary shall be chosen next after the Treasurer, and in the same manner;¹ and the votes for Secretary shall be returned to, and counted, canvassed, and declared by the Treasurer and Comptroller. He shall have the safe keeping

¹Altered by amendments of 1836 and 1875.

and custody of the public records and documents, and particularly of the acts, resolutions, and orders of the General Assembly, and record the same; and perform all such duties as shall be prescribed by law. He shall be the keeper of the seal of the State, which shall not be altered.

SEC. 19. A Comptroller of the Public Accounts shall be annually appointed by the General Assembly.¹ He shall adjust and settle all public accounts and demands, except grants and orders of the General Assembly. He shall prescribe the mode of keeping and rendering all public accounts. He shall *ex officio* be one of the auditors of the accounts of the Treasurer. The General Assembly may assign to him other duties in relation to his office, and to that of the Treasurer, and shall prescribe the manner in which his duties shall be performed.

SEC. 20. A sheriff shall be appointed in each county by the General Assembly,² who shall hold his office for three years,³ removable by said Assembly, and shall become bound, with sufficient sureties to the Treasurer of the State, for the faithful discharge of the duties of his office, in such manner as shall be prescribed by law. In case the sheriff of any county shall die or resign, the Governor may fill the vacancy occasioned thereby, until the same shall be filled by the General Assembly.

SEC. 21. A statement of all receipts, payments, funds, and debts of the State, shall be published from time to time, in such manner and at such periods as shall be prescribed by law.

ARTICLE FIFTH.

OF THE JUDICIAL DEPARTMENT.

SECTION 1. The judicial power of the State shall be vested in a Supreme Court of Errors, a Superior Court, and such inferior courts as the General Assembly shall, from time to time, ordain and establish; the powers and jurisdiction of which courts shall be defined by law.

SEC. 2. There shall be appointed in each county a sufficient number of justices of the peace, with such jurisdiction in civil and criminal cases as the General Assembly may prescribe.

SEC. 3. The Judges of the Supreme Court of Errors, of the Superior and inferior courts, and all justices of the peace, shall be appointed by the General Assembly, in such manner as shall by law be prescribed.⁴ The Judges of the Supreme Court and the Superior Court shall hold their offices during good behavior,⁵ but may be removed by impeachment; and the Governor shall also remove them on the address of two-thirds of the members of each House of the General Assembly; all other judges and justices of the peace shall be appointed annually.⁶

¹ Altered by amendments of 1836 and 1875.

² Altered by amendments of 1838 and 1886.

³ Altered by amendment of 1886.

⁴ Altered by amendment of 1876.

⁵ Altered by amendments.

No judge or justice of the peace shall be capable of holding his office after he shall arrive at the age of seventy years.

ARTICLE SIXTH.

OF THE QUALIFICATIONS OF ELECTORS.

SECTION 1. All persons who have been, or shall hereafter, previous to the ratification of this Constitution, be admitted freemen, according to the existing laws of this State, shall be electors.

SEC. 2. Every white¹ male citizen of the United States, who shall have gained a settlement in this State, attained the age of twenty-one years, and resided in the town in which he may offer himself to be admitted to the privilege of an elector, at least six months preceding; and have a freehold estate of the yearly value of seven dollars in this State; or, having been enrolled in the militia, shall have performed military duty therein for the term of one year next preceding the time he shall offer himself for admission,² or being liable thereto shall have been, by authority of law, excused therefrom; or shall have paid a State tax within the year next preceding the time he shall present himself for such admission; and shall sustain a good moral character, shall, on his taking such oath as may be prescribed by law, be an elector.³

SEC. 3. The privileges of an elector shall be forfeited by a conviction of bribery, forgery, perjury, duelling, fraudulent bankruptcy, theft, or other offense for which an infamous punishment is inflicted.⁴

SEC. 4. Every elector shall be eligible to any office in this State, except in cases provided for in this Constitution.

SEC. 5. The selectmen and town clerk of the several towns shall decide on the qualifications of electors, at such times and in such manner as may be prescribed by law.

SEC. 6. Laws shall be made to support the privilege of free suffrage, prescribing the manner of regulating and conducting meetings of the electors, and prohibiting, under adequate penalties, all undue influence therein, from power, bribery, tumult, and other improper conduct.

SEC. 7. In all elections of officers of the State, or members of the General Assembly, the votes of the electors shall be by ballot.

SEC. 8. At all elections of officers of the State, or members of the General Assembly, the electors shall be privileged from arrest during their attendance upon, and going to, and returning from the same, on any civil process.

SEC. 9. The meetings of the electors for the election of the several State officers by law annually to be elected, and members of the General Assembly of this State, shall be holden on the first Monday of April in each year.⁵

¹ Altered by amendments.

² May be restored, amendment Art. xvii

³ Altered by amendments of 1875 and 1884.

ARTICLE SEVENTH.

OF RELIGION.

SECTION 1. It being the duty of all men to worship the Supreme Being, the Great Creator and Preserver of the Universe, and their right to render that worship in the mode most consistent with the dictates of their consciences, no person shall by law be compelled to join or support, nor be classed with, or associated to, any congregation, church, or religious association. But every person now belonging to such congregation, church, or religious association, shall remain a member thereof until he shall have separated himself therefrom in the manner hereinafter provided. And each and every society or denomination of Christians in this State shall have and enjoy the same and equal powers, rights, and privileges; and shall have power and authority to support and maintain the ministers or teachers of their respective denominations, and to build and repair houses for public worship by a tax on the members of any such society only, to be laid by a major vote of the legal voters assembled at any society meeting, warned and held according to law, or in any other manner.

SEC. 2. If any person shall choose to separate himself from the society or denomination of Christians to which he may belong, and shall leave a written notice thereof with the clerk of such society, he shall thereupon be no longer liable for any future expenses which may be incurred by said society.

ARTICLE EIGHTH.

OF EDUCATION.

SECTION 1. The charter of Yale College, as modified by agreement with the corporation thereof, in pursuance of an Act of the General Assembly, passed in May, 1792, is hereby confirmed.

SEC. 2. The fund called the SCHOOL FUND shall remain a perpetual fund, the interest of which shall be inviolably appropriated to the support and encouragement of the public or common schools throughout the State, and for the equal benefit of all the people thereof. The value and amount of said fund shall, as soon as practicable, be ascertained in such manner as the General Assembly may prescribe, published, and recorded in the Comptroller's office, and no law shall ever be made authorizing said fund to be diverted to any other use than the encouragement and support of public or common schools, among the several school societies, as justice and equity shall require.

ARTICLE NINTH.

OF IMPEACHMENTS.

SECTION 1. The House of Representatives shall have the sole power of impeaching.

SEC. 2. All impeachments shall be tried by the Senate. When sitting for that purpose, they shall be on oath or affirmation. No person shall be convicted without the concurrence of two-thirds of the members present. When the Governor is impeached, the Chief Justice shall preside.

SEC. 3. The Governor, and all other executive and judicial officers, shall be liable to impeachment; but judgments in such cases shall not extend further than to removal from office and disqualification to hold any office of honor, trust, or profit under this State. The party convicted shall, nevertheless, be liable and subject to indictment, trial, and punishment according to law.

SEC. 4. Treason against the State shall consist only in levying war against it, or adhering to its enemies, giving them aid and comfort. No person shall be convicted of treason unless on the testimony of two witnesses to the same overt act, or on confession in open court. No conviction of treason or attainder shall work corruption of blood or forfeiture.

ARTICLE TENTH.

GENERAL PROVISIONS.

SECTION 1. Members of the General Assembly, and all officers, executive and judicial, shall, before they enter on the duties of their respective offices, take the following oath or affirmation, to wit:

You do solemnly swear, or affirm (as the case may be), that you will support the Constitution of the United States and the Constitution of the State of Connecticut, so long as you continue a citizen thereof; and that you will faithfully discharge, according to law, the duties of the office of to the best of your abilities. So help you God.

SEC. 2. Each town shall annually elect selectmen, and such officers of local police as the laws may prescribe.

SEC. 3. The rights and duties of all corporations shall remain as if this Constitution had not been adopted; with the exception of such regulations and restrictions as are contained in this Constitution. All judicial and civil officers now in office, who have been appointed by the General Assembly, and commissioned according to law, and all such officers as shall be appointed by the said Assembly, and commissioned as aforesaid, before the first Wednesday of May next, shall continue to hold their offices until the first day of June next, unless they shall before that time resign, or be removed from office according to law. The Treasurer and Secretary shall continue in office until a Treasurer and Secretary shall be appointed under this Constitution. All military officers shall continue to hold and exercise their respective offices until they shall resign or be removed according to law. All laws not contrary to, or inconsistent with, the provisions of this Constitution shall remain in

force until they shall expire by their own limitation, or shall be altered or repealed by the General Assembly, in pursuance of this Constitution. The validity of all bonds, debts, contracts, as well of individuals as of bodies corporate, or the State, of all suits, actions, or rights of action, both in law and equity, shall continue as if no change had taken place. The Governor, Lieutenant-Governor, and General Assembly which is to be formed in October next, shall have and possess all the powers and authorities not repugnant to, or inconsistent with, this Constitution, which they now have and possess, until the first Wednesday of May next.

SEC. 4. No judge of the Superior Court, or of the Supreme Court of Errors; no member of Congress; no person holding any office under the authority of the United States; no person holding the office of Treasurer, Secretary, or Comptroller; no sheriff or sheriff's deputy shall be a member of the General Assembly.

ARTICLE ELEVENTH.

OF AMENDMENTS TO THE CONSTITUTION.

Whenever a majority of the House of Representatives shall deem it necessary to alter or amend this Constitution, they may propose such alteration and amendments; which proposed amendments shall be continued to the next General Assembly, and be published with the laws which may have been passed at the same session; and if two-thirds of each House, at the next session of said Assembly, shall approve the amendments proposed by yeas and nays, said amendments shall, by the Secretary, be transmitted to the town clerk in each town in the State, whose duty it shall be to present the same to the inhabitants thereof, for their consideration, at a town meeting, legally warned and held for that purpose; and if it shall appear, in a manner to be provided by law, that a majority of the electors present at such meetings shall have approved such amendments, the same shall be valid, to all intents and purposes, as a part of this Constitution.

Done in Convention, on the fifteenth day of September, in the year of our Lord one thousand eight hundred and eighteen, and of the Independence of the United States the forty-third.

By order of the Convention,

OLIV: WOLCOTT, *President.*

JAMES LANMAN, }
ROBERT FAIRCHILD, } *Clerks.*

AMENDMENTS TO THE CONSTITUTION.

ARTICLE I.

ADOPTED NOVEMBER, 1828.

From and after the first Wednesday of May, in the year of our Lord one thousand eight hundred and thirty, the Senate of this State shall consist of not less than eighteen nor more than twenty-four members, and be chosen by districts.

ARTICLE II.

ADOPTED NOVEMBER, 1828.

The General Assembly, which shall be holden on the first Wednesday of May, in the year one thousand eight hundred and twenty-nine, shall divide the State into districts for the choice of Senators, and shall determine what number shall be elected in each; which districts shall not be less than eight nor more than twenty-four in number, and shall always be composed of contiguous territory, and in forming them no town shall be divided, nor shall the whole or part of one county be joined to the whole or part of another county to form a district: regard being had to the population in said apportionment, and in forming said districts, in such manner that no county shall have less than two senators. The districts, when established, shall continue the same until the session of the General Assembly next after the completion of the next census of the United States; which said Assembly shall have power to alter the same, if found necessary, to preserve a proper equality between said districts, in respect to the number of inhabitants therein, according to the principles above recited; after which said districts shall not be altered, nor the number of Senators altered, except at any session of the General Assembly next after the completion of a census of the United States, and then only according to the principles above prescribed.

ARTICLE III.

ADOPTED NOVEMBER, 1828.

At the meeting of the electors on the first Monday of April, in the year one thousand eight hundred and thirty, and annually thereafter, immediately after the choice of Representatives, the electors qualified by law to vote in the choice of such Representatives shall be called upon by the presiding officer in such meeting, in the several towns within their districts, respectively, to bring in their ballots for such person or number of persons to be Senator or Senators for such districts in the next General Assembly, as shall by law be allowed to such districts respectively; which person or persons at the time of holding such meetings shall belong to and reside in the respective districts in which they shall be so balloted for, as

¹Altered by amendment of 1836.

aforesaid; and each elector present at such meeting, qualified as aforesaid, may thereupon bring in his ballot or suffrage for such person or persons as he shall choose to be Senators for such district, not exceeding the number by law allowed to the same, with the name or names of such person or persons fairly written on one piece of paper.¹ And the votes so given in shall be received, counted, canvassed, and declared in the same manner now provided by the Constitution for the choice of Senators. The person or persons, not exceeding the number by law allowed to the districts in which such votes shall be given in, having the highest number of votes, shall be declared to be duly elected for such districts; but in the event of an equality of votes between two or more of the persons so voted for, the House of Representatives shall, in the manner provided for by the Constitution, designate which of such person or persons shall be declared to be duly elected.

ARTICLE IV.

ADOPTED NOVEMBER, 1832.

There shall annually² be chosen and appointed a Lieutenant-Governor, a Treasurer, and Secretary, in the same manner as is provided in the second section of the fourth article of the Constitution of this State, for the choice and appointment of a Governor.

ARTICLE V.

ADOPTED NOVEMBER, 1836.

A Comptroller of Public Accounts shall be annually³ chosen by the electors, at their meeting in April, and in the same manner as the Treasurer and Secretary are chosen, and the votes for Comptroller shall be returned to, and counted, canvassed, and declared by the Treasurer and Secretary.

ARTICLE VI.

ADOPTED NOVEMBER, 1836.

The electors in the respective towns, on the first Monday of April⁴ in each year, may vote for Governor, Lieutenant-Governor, Treasurer, Secretary, Senators, and Representatives in the General Assembly successively, or for any number of said officers at the same time, and the General Assembly shall have power to enact laws regulating and prescribing the order and manner of voting for said officers, and also providing for the election of Representatives at some time subsequent to the first Monday of April in all cases when it shall so happen that the electors in any town shall fail on that day to elect the Representative or Representatives to which such town shall be by

¹ Altered by amendment of 1836.

² Altered by amendments of 1875.

law entitled: *provided*, that in all elections of officers of the State, or members of the General Assembly, the votes of the electors shall be by ballot, either written or printed.

ARTICLE VII.

ADOPTED OCTOBER, 1838.

A sheriff shall be appointed in each county by the electors therein, in such manner as shall be prescribed by law, who shall hold his office for three years,¹ removable by the General Assembly, and shall become bound with sufficient sureties to the Treasurer of the State for the faithful discharge of the duties of his office.

ARTICLE VIII.

ADOPTED OCTOBER, 1845.

Every white² male citizen of the United States, who shall have attained the age of twenty-one years, who shall have resided in this State for a term of one year next preceding, and in the town in which he may offer himself to be admitted to the privileges of an elector, at least six months next preceding the time he may so offer himself,³ and shall sustain a good moral character, shall, on his taking such oath as may be prescribed by law, be an elector.

ARTICLE IX.

ADOPTED OCTOBER, 1850.

The Judges of Probate shall be appointed by the electors residing in the several probate districts, and qualified to vote for Representatives therein, in such manner as shall be prescribed by law.

ARTICLE X.

ADOPTED OCTOBER, 1850.

The Justices of the Peace for the several towns in this State shall be appointed by the electors in such towns; and the time and manner of their election, the number for each town, and the period for which they shall hold their offices, shall be prescribed by law.

ARTICLE XI.

ADOPTED OCTOBER, 1855.

Every person shall be able to read any article of the Constitution, or any section of the Statutes of this State, before being admitted an elector.⁴

¹ Altered by amendment of 1886.

² Altered by amendments of 1876 and 1897.

³ Altered by amendments of 1855.

⁴ Altered by amendment of 1897.

ARTICLE XII.

ADOPTED OCTOBER, 1856.

The Judges of the Supreme Court of Errors, and of the Superior Court, appointed in the year 1855, and thereafter, shall hold their offices for the term of eight years, but may be removed by impeachment; and the Governor shall also remove them on the address of two-thirds of each house of the General Assembly. No Judge of the Supreme Court of Errors, or of the Superior Court, shall be capable of holding office after he shall arrive at the age of seventy years.

ARTICLE XIII.

ADOPTED AUGUST, 1864.

[Every elector of this State who shall be in the military service of the United States, either as a drafted person or volunteer, during the present rebellion, shall when absent from this State, because of such service, have the same right to vote in any election of State officers, Representatives in Congress, and electors of President and Vice-President of the United States, as he would have if present at the time appointed for such election, in the town in which he resided at the time of his enlistment into such service. This provision shall in no case extend to persons in the regular army of the United States, and shall cease and become inoperative and void upon the termination of the present war.

The General Assembly shall prescribe, by law, in what manner and at what time the votes of electors absent from this State, in the military service of the United States, shall be received, counted, returned, and canvassed.]¹

ARTICLE XIV.

ADOPTED OCTOBER, 1873.

All annual and special sessions of the General Assembly shall, on and after the first Wednesday of May, A. D. 1875, be held at Hartford, but the person administering the office of Governor may, in case of special emergency, convene said Assembly at any other place in this State.

ARTICLE XV.

ADOPTED OCTOBER, 1874.

The House of Representatives shall consist of electors residing in towns from which they are elected. Every town which now contains, or hereafter shall contain, a population of five thousand, shall be entitled to send two representatives, and

¹ Now inoperative.

every other one shall be entitled to its present representation in the General Assembly. The population of each town shall be determined by the enumeration made under the authority of the census of the United States next before the election of Representatives is held.

ARTICLE XVI.

ADOPTED OCTOBER, 1875.

SECTION 1. A general election for Governor, Lieutenant-Governor, Secretary of State, Treasurer, Comptroller, and members of the General Assembly, shall be held on the Tuesday after the first Monday of November, 1876, and annually thereafter, for such officers as are herein and may be hereafter prescribed.¹

SEC. 2. The State officers above named, and the Senators from those districts having even numbers, elected on the Tuesday after the first Monday of November, 1876, and those elected biennially thereafter on the Tuesday after the first Monday of November, shall respectively hold their offices for two years from and after the Wednesday following the first Monday of the next succeeding January. The Senators from those districts having odd numbers elected on the Tuesday after the first Monday of November, 1876, shall hold their offices for one year from and after the Wednesday following the first Monday of January, 1877; the electors residing in the senatorial districts having odd numbers shall, on the Tuesday after the first Monday of November, 1877, and biennially thereafter, elect Senators who shall hold their offices for two years from and after the Wednesday following the first Monday of the next succeeding January. The Representatives elected from the several towns on the Tuesday after the first Monday of November, 1876, and those elected annually thereafter, shall hold their offices for one year from and after the Wednesday following the first Monday of the next succeeding January.¹

SEC. 3. There shall be a stated session of the General Assembly in Hartford on the Wednesday after the first Monday of January, 1877, and annually¹ thereafter on the Wednesday after the first Monday of January.

SEC. 4. The persons who shall be severally elected to the State offices and General Assembly on the first Monday of April, 1876, shall hold such offices only until the Wednesday after the first Monday of January, 1877.

SEC. 5. The General Assembly elected in April, 1876, shall have power to pass such laws as may be necessary to carry into effect the provisions of this amendment.

¹ Altered by amendment of 1884.

ARTICLE XVII.

ADOPTED OCTOBER, 1875.

The General Assembly shall have power, by a vote of two-thirds of the members of both branches, to restore the privileges of an elector to those who may have forfeited the same by a conviction of crime.

ARTICLE XVIII.

ADOPTED OCTOBER, 1876.

In case a new town shall hereafter be incorporated, such new town shall not be entitled to a Representative in the General Assembly unless it has at least twenty-five hundred inhabitants, and unless the town from which the major portion of its territory is taken has also at least twenty-five hundred inhabitants; but until such towns shall each have at least twenty-five hundred inhabitants, such new town shall, for the purpose of representation in the General Assembly, be attached to and be deemed to be a part of, the town from which the major portion of its territory is taken, and it shall be an election district of such town for the purpose of representation in the House of Representatives.

ARTICLE XIX.

ADOPTED OCTOBER, 1876.

The provisions of Section 2, Article IV of the Constitution, and of the amendments thereto, shall apply, *mutatis mutandis*, to all elections held on the Tuesday after the first Monday of November, 1876, and annually thereafter.

ARTICLE XX.

ADOPTED OCTOBER, 1876.

Judges of the Courts of Common Pleas and of the District Courts shall be appointed for terms of four years. Judges of the City Courts and Police Courts shall be appointed for terms of two years.

ARTICLE XXI.

ADOPTED OCTOBER, 1876.

Judges of Probate shall be elected by the electors residing in their respective districts on the Tuesday after the first Monday of November, 1876, and biennially thereafter. Those persons elected Judges of Probate on the Tuesday after the first Monday of November, 1876, and those elected biennially thereafter, shall hold their offices for two years from and after the Wednesday after the first Monday of the next succeeding January. Those persons elected Judges of Probate on the first Monday of April, 1876, shall hold their offices only until the Wednesday after the first Monday of January, 1877.

ARTICLE XXII.

ADOPTED OCTOBER, 1876.

The compensation of members of the General Assembly shall not exceed three hundred dollars per annum, and one mileage each way for each session, at the rate of twenty-five cents per mile.¹

ARTICLE XXIII.

ADOPTED OCTOBER, 1876.

That Article VIII of the amendments to the Constitution be amended by erasing the word "white" from the first line.

ARTICLE XXIV.

ADOPTED OCTOBER, 1877.

Neither the General Assembly nor any County, City, Borough, Town, or School District shall have power to pay or grant any extra compensation to any public officer, employe, agent, or servant, or increase the compensation of any public officer or employe, to take effect during the continuance in office of any person whose salary might be increased thereby, or increase the pay or compensation of any public contractor above the amount specified in the contract.

ARTICLE XXV.

ADOPTED OCTOBER, 1877.

No County, City, Town, Borough, or other municipality shall ever subscribe to the capital stock of any railroad corporation, or become a purchaser of the bonds, or make donation to, or loan its credit, directly or indirectly, in aid of any such corporation; but nothing herein contained shall affect the validity of any bonds or debts incurred under existing laws, nor be construed to prohibit the General Assembly from authorizing any Town or City to protect, by additional appropriations of money or credit, any railroad debt contracted prior to the adoption of this amendment.

ARTICLE XXVI.

ADOPTED OCTOBER, 1880.

The Judges of the Supreme Court of Errors and of the Superior Court shall, upon nomination of the Governor, be appointed by the General Assembly, in such manner as shall by law be prescribed.

Altered by amendment of 1884.

ARTICLE XXVII.

ADOPTED OCTOBER, 1884.

SECTION 1. A general election for Governor, Lieutenant-Governor, Secretary, Treasurer, Comptroller, and members of the General Assembly, shall be held on the Tuesday after the first Monday of November, 1886, and biennially thereafter for such officers as are herein and may be hereafter prescribed.

SEC. 2. The State officers above named, and members of the General Assembly, elected on the Tuesday after the first Monday of November, 1886, and those elected biennially thereafter on the Tuesday after the first Monday of November, shall hold their respective offices from the Wednesday following the first Monday of the next succeeding January until the Wednesday after the first Monday of the third succeeding January, and until their successors are duly qualified.

SEC. 3. The compensation of members of the General Assembly shall not exceed three hundred dollars for the term for which they are elected, and one mileage each way for the regular session, at the rate of twenty-five cents per mile; they shall also receive one mileage at the same rate for attending any extra session called by the Governor.

SEC. 4. The regular sessions of the General Assembly shall commence on the Wednesday following the first Monday of the January next succeeding the election of its members.

SEC. 5. The Senators elected on the Tuesday after the first Monday of November, 1885, shall hold their offices only until the Wednesday after the first Monday of January, 1887.

ARTICLE XXVIII.

ADOPTED OCTOBER, 1886.

Sheriffs shall be elected in the several counties on the Tuesday after the first Monday of November, 1886, and quadrennially thereafter, for the term of four years, commencing on the first day of June following their election.

ARTICLE XXIX.

ADOPTED OCTOBER, 1897.

Every person shall be able to read in the English language any article of the Constitution or any section of the Statutes of this State before being admitted an elector.

ARTICLE XXX.

ADOPTED OCTOBER, 1901.

In the election for Governor, Lieutenant-Governor, Secretary, Treasurer, Comptroller, and Attorney-General, the person found by the General Assembly, in the manner provided in the fourth article of the Constitution of this State, to have received the greatest number of votes for each of said offices respectively, shall be declared by said Assembly to be elected. But if two or more persons shall be found to have an equal and the greatest number of votes for any of said offices, then the General Assembly, on the second day of its session, by joint ballot of both houses, shall proceed without debate to choose said officer from a list of the names of the persons found to have an equal and greatest number of votes for said office.

ARTICLE XXXI.

ADOPTED OCTOBER, 1901.

SECTION 1. From and after the Wednesday after the first Monday of January, 1905, the Senate shall be composed of not less than twenty-four and not more than thirty-six members, who shall be elected at the electors' meetings held biennially on the Tuesday after the first Monday in November.

SEC. 2. The General Assembly which shall be held on the Wednesday after the first Monday of January, 1903, shall divide the State into senatorial districts, as hereinafter provided; the number of such districts shall not be less than twenty-four nor more than thirty-six, and each district shall elect only one Senator. The districts shall always be composed of contiguous territory, and in forming them regard shall be had to population in the several districts, that the same may be as nearly equal as possible under the limitations of this amendment. Neither the whole or a part of one county shall be joined to the whole or a part of another county to form a district, and no town shall be divided, unless for the purpose of forming more than one district wholly within such town, and each county shall have at least one Senator. The districts, when established as herein-after provided, shall continue the same until the session of the General Assembly next after the completion of the next census of the United States, which General Assembly shall have power to alter the same, if found necessary to preserve a proper equality of population in each district, but only in accordance with the principles above recited; after which said districts shall not be altered, nor the number of Senators altered, except at a session of the General Assembly next after the completion of a census of the United States, and then only in accordance with the principles hereinbefore provided."

STATE BOARDS, COMMISSIONS, ETC.

[The dates given under this title indicate the expiration of official terms.]

COMMISSIONER OF THE SCHOOL FUND.

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 148.
Salary, \$2,500.)
(Office, first floor, Capitol.)

Carnot O. Spencer, Hartford, July 1, 1903; Chief Clerk, Wm. H. Pond, Milford; Assistant Clerk, Charles W. Skinner, Hartford.

INSURANCE COMMISSIONER.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 3485. Salary, \$3,500.)
(Office, first floor, Capitol.)

* Theron Upson, Berlin; Chief Clerk, Bryan H. Atwater, Berlin; Acting Actuary, Charles Hughes, Hartford; Assistant Actuary, Charles Barto Brown, Hartford; Assistant Clerk, George H. Bromfield, Hartford.

RAILROAD COMMISSIONERS.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 3876. Salaries, \$3,000 each.)
(Office, third floor, Capitol.)

William O. Seymour, Ridgefield, July 1, 1903; Orsamus R. Fyler, Torrington, and Washington F. Willcox, Chester, July 1, 1905; Clerk, Henry F. Billings, Hartford.

HIGHWAY COMMISSIONER.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 2086. Salary, \$3,000.)
(Office, second floor, Capitol.)

J. H. Macdonald, New Haven, July 1, 1903; Clerks, Eugene H. Kelsey, Clinton; Geo. W. Brackett, Hartford; Draftsman, Frank N. Hoyt, Hartford.

BANK COMMISSIONERS.

(Appointed by the Governor, with the consent of the Senate, for four years,
Gen. Stat., Sec. 3455. Salaries, \$2,500 each.)

Charles H. Noble, New Milford, July 1, 1905; George F. Kendall, Suffield, July 1, 1903.

* To fill vacancy caused by resignation of Edwin L. Scofield.

COMMISSIONER ON BUILDING AND LOAN ASSOCIATIONS.

(Appointed by the Governor, with the consent of the Senate, for two years, Gen. Stat., Sec. 4012. Salary, \$2,500.)
(Office, fourth floor, Capitol.)

Morris C. Webster, New Britain, July 1, 1903.

COMMISSIONERS OF FISHERIES AND GAME.

(Appointed by the Governor for two years, and until others are appointed, Gen. Stat., Sec. 3094. Compensation, \$3 per day for actual services, and expenses.)

George T. Mathewson, Enfield (Thompsonville P. O.);
Robert G. Pike, Middletown; E. Hart Geer, Secretary, Lyme
(Hadlyme P. O.), July 1, 1903.

FISH AND GAME WARDENS.

(Appointed by the Commissioners for two years from Sept. 1, 1901. Gen. Stat., Sec. 3096.)

Hartford County. — John M. Foote, West Hartford.

New Haven County. — Wilbur E. Beach, North Haven
(Montowese P. O.).

New London County. — Frank E. Olds, Lisbon (Jewett City P. O.).

Fairfield County. — Vacant.

Windham County. — Hermon G. Carver, Putnam.

Litchfield County. — Dr. H. L. Ross, Canaan.

Middlesex County. — Charles E. Blake, Cromwell.

Tolland County. — George Eaton, Stafford Springs.

SPECIAL PROTECTORS.

(Appointed by the Fish and Game Wardens, Gen. Stat., Sec. 3097.)

Hartford County. — Otto Lehmann, Randolph W. Williamson, Hartford; Joseph H. Strong, West Hartford; Brainard L. Alderman, Suffield; Edward Bromage, Enfield; William E. Smith, Avon; Gustavus Cowles, Samuel Scott, Farmington; James McCabe, Frank Winchell, Southington; John R. Beebe, East Hartford; Joseph W. White, East Windsor; James L. Sheffield, Glastonbury; Albert L. Morse, Bristol; Leroy M. Cowles, Duncan Ross, New Britain; William H. Gibney, Berlin; George H. Hall, Manchester.

New Haven County. — Walter C. Dailey, Cheshire; William H. Tompkins, Woodbridge; Geo. E. Mallory, Milford; Frank M. Sperry, East Haven; Reuben E. Harris, North Haven; Geo. E. Butz, Beacon Falls; Henry E. Bradley, Branford; William H. Wakeley, Southbury; Theodore D. Adams, Seymour; James E. Russell, Waterbury; Richard W. Starr, Guilford; Adolph T. Duis, Meriden; Walter E. Tate, New Haven; Charles Furgenson, North Branford; Robert M. McDonald, Orange; Noble F. Ingraham, Wallingford; Frank J. Rametti,

Waterbury; Thomas H. Hayes, Woodbridge; Frank C. Bartlett, Madison.

New London County. — Sanford H. Holmes, Griswold; Arthur L. Briggs, Voluntown; J. H. Tubbs, Niantic; Paul Giest, Lisbon; James E. Franklin, Preston; Jacob Slate, Black Hall; Jesse H. Wilcox, Stonington; Lodowick B. Brockway, Brockway's; G. R. Hempstead, Groton; Alfred H. Bennett, Sprague; James F. Brown, Jr., North Stonington; F. G. Maynard, Ledyard.

Fairfield County. — Arthur E. Randall, Bridgeport; James W. Woodruff, Bridgeport; William C. Gregory, Danbury; Howard M. Judd, Bethel; F. E. Pratt, Fairfield; Charles B. Johnson, Newtown; E. H. Pearce, New Fairfield; John N. Nickerson, Redding; Albert S. Benjamin, Redding; D. S. Mead, Ridgefield; E. M. Wakeley, Huntington; L. O. Osborn, Monroe; Irving Lockwood, New Canaan; F. E. Lockwood, Norwalk; George A. Ferris, Stamford; Albert W. Allen, Westport; Ernest E. Ruscoe, Wilton.

Windham County. — Charles O. Thompson, Pomfret; Alonzo Crockett, North Grosvenor Dale; Charles L. Sheldon, South Woodstock; Harry E. Batty, East Killingly; Hezekiah F. Ramsdall, North Thompson; George F. Holbrooke, Abington; Dewitt C. Park, Putnam; W. Grimshaw, Killingly; Thomas Hewling, Clark's Corners; F. H. Demming, Hampton; James L. Seaton, Ashford; Ariel W. Green, Eastford; C. R. Johnson, Moosup.

Litchfield County. — A. W. Sanford, Roxbury; Albert Kaufman, Thomaston; James Wilbur, Sharon; S. M. Jones, Wadertown; Frank C. Barnes, Plymouth; John O. Connor, Torrington; A. B. Hyde, Gaylordsville; William S. Isbell, Hotchkissville; Elton Warren, New Hartford; Russell Pierce, Cornwall Bridge; Frederick J. Turrill, New Milford; Chesterfield C. Middlebrooks, Winsted; Charles Goddard, Barkhamsted; George E. Alvord, East Morris.

Middlesex County. — Oscar B. Stevens, Middletown; Abner H. Tibbles, Middletown; John G. Pelton, Middletown; Frank L. Baisden, Cromwell; Gilbert B. Hayden, Essex; Asa W. Thurbough, Deep River; Eldon W. Hubbard, Durham; Philip J. Riche, Durham; A. S. Bugbee, East Haddam; John W. Tryon, East Hampton; George N. Rich, East Hampton; Fred. H. Stancliff, Portland; Joseph W. Bement, Portland; Otto F. Carlson, Higganum; Lavilla Gladwin, Higganum; Samuel S. Webb, Chester; Alvin F. Taylor, Chester.

Tolland County. — James M. Musch, Andover; W. H. Hall, South Willington; G. C. Ripley, South Coventry; Frank V. Kibbe, Somers; M. J. Worthington, Stafford; R. H. Eaton, Stafford; Fred. Prentice, Gilead; J. W. Winch, Union; John Lynch, Ellington; Charles Wyllys, Mansfield; Gilbert Babcock, Tolland; Grant H. King, Vernon; L. A. Aborn, Ellington.

SHELL-FISH COMMISSIONERS.

(Appointed by the Governor and confirmed by the Senate, for four years, Gen. Stat., Sec. 3208. Compensation, \$5 per day and expenses, limited to \$1,500 in one year.)

Christian Swartz, Norwalk, July 1, 1905; George C. Waldo, Bridgeport, and Seth Sanford, Redding, July 1, 1903.

CLERK OF SHELL-FISHERIES.

(Appointed by the Shell-Fish Commissioners, Gen. Stat., Sec. 3210. Salary, \$1,400.)

A. McClellan Mathewson, New Haven.

COMMISSIONER OF BUREAU OF LABOR STATISTICS.

(Appointed by the Governor with the consent of the Senate, for four years, Gen. Stat., Sec. 4602. Salary, \$2,500.)
(Office, third floor, Capitol.)

Harry E. Back, Killingly (Danielson P. O.), July 1, 1903; Chief Clerk, William D. Parker, Meriden; Clerk, George A. Parsons, Hartford.

DAIRY COMMISSIONER.

(Appointed by the Governor for two years, Gen. Stat., Sec. 2566. Salary \$1,500.)

John B. Noble, East Windsor, May 1, 1904; Deputy, Robert O. Eaton, North Haven (Montowese P. O.).

TAX COMMISSIONER.

(Appointed by the Governor with the consent of the Senate, for four years, Gen. Stat., Sec. 2412. Salary, \$3,000.)
(Office, third floor, Capitol.)

Andrew F. Gates, Hartford, July 1, 1905.

STATE FIRE MARSHAL.

(Appointed by the Governor with the consent of the Senate, Gen. Stat., Sec. 170. Salary, \$2,500; salary of deputy, \$1,500.)
(Office, fourth floor, Capitol.)

John A. Rusling, Bridgeport, July 1, 1905; Deputy, William E. Seeley, Jr., Bridgeport.

BOARD OF EXAMINERS OF BARBERS.

(Appointed by the Governor, Gen. Stat., Sec. 4671. Salary, \$5 per day for actual service.)

Henry C. Schneider, New Haven; John J. Ottenheimer, Windham; Adolph Huber, Danbury, July 1, 1903.

**STATE BOARD OF OSTEOPATHIC REGISTRATION
AND EXAMINATION.**

(Appointed by the Governor, Gen. Stat., Sec. 4737.)

H. L. Riley, Hartford; L. C. Kingsbury, New Haven;
Margaret S. Loughlin, Norwich, July 1, 1903.

STATE BOARD OF VOTING MACHINE COMMISSIONERS.

(Appointed by the Governor, Gen. Stat., Sec. 1728.)

Henry M. Snell, Saybrook; Frederick W. Cooper, Danbury, July 1, 1903. One vacancy.

COMMISSIONERS OF PHARMACY.

(Appointed by the Governor from six names presented by the Connecticut Pharmaceutical Association, for three years, Gen. Stat., Secs. 4721, 4722. Salary, conditional, \$300 each.)

Willis L. Mix, New Haven, June 1, 1905; George L. Ellsbree, Meriden, June 1, 1903; Richard H. Kimball, Hartford, June 1, 1904.

COMMISSION OF SCULPTURE.

(Appointed by the General Assembly for six years, Gen. Stat., Sec. 4871.)

Henry W. Farnam, New Haven, July 1, 1903; Francis Goodwin, Hartford, July 1, 1903; Bernadotte Perrin, New Haven, July 1, 1905; Arthur L. Shipman, Hartford, July 1, 1905; Kirk H. Leavens, Norwich, July 1, 1907; Charles Noel Flagg, Hartford, July 1, 1907.

STATE LIBRARY COMMITTEE.

The Governor (*ex officio*).

(Appointed by the General Assembly for two years, Gen. Stat., Sec. 4615.)

The Secretary, and Hon. William Hamersley.

STATE BOARD OF EDUCATION.

(Office, third floor, Capitol.)

The Governor and Lieutenant-Governor (*ex officio*).

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 2111.)

Edward D. Robbins, Wethersfield, July 1, 1903; William H. Palmer, Norwich, July 1, 1904; George M. Carrington, Winchester, July 1, 1905; William G. Sumner, New Haven, July 1, 1906.

(Appointed by the Board.)

Secretary, Charles D. Hine, New Britain; Clerk, A. J. Wright, Hartford.

BOARD OF EDUCATION OF THE BLIND.

The Governor and the Chief Justice of the Supreme Court
(*ex officio*).

(Appointed by the Governor for four years, Gen. Stat., Sec. 2286.)

Elisha J. Steele, Torrington, July 1, 1905; Secretary, Emily Wells Foster, Hartford, July 1, 1903.

STATE BOARD OF AGRICULTURE.

The Governor (*ex officio*).

Members at large—one from each Congressional District—appointed by the Governor, with consent of the Senate; others elected by Senators and Representatives of the several counties. Gen. Stat., Sec. 4365.)

At large, Charles E. Chapman, Westbrook, July 1, 1903; Iverson C. Fanton, Weston, July 1, 1903; Charles L. Tuttle, Hartford, July 1, 1905; James F. Brown, North Stonington, July 1, 1905. Hartford County, Edmund Halladay, Suffield, July 1, 1905; New Haven County, D. Walter Patten, North Haven, July 1, 1905; New London County, James B. Palmer, Lisbon, July 1, 1905; Fairfield County, Seaman Mead, Greenwich, July 1, 1905; Windham County, Nathaniel G. Williams, Brooklyn, July 1, 1903; Litchfield County, Edwin G. Seeley, Roxbury, July 1, 1903; Middlesex County, Edbert D. Hammond, Cromwell, July 1, 1903; Tolland County, Charles A. Thompson, Ellington, July 1, 1903.

(Appointed by the Board.)

Secretary, James F. Brown, North Stonington.

BOARD OF CONTROL OF THE CONNECTICUT AGRICULTURAL EXPERIMENT STATION.

The Governor (*ex officio*).

(Appointed by the Governor for three years, Gen. Stat., Sec. 4380.)

Edwin Hoyt, New Canaan, July 1, 1904; James H. Webb, Hamden, July 1, 1905.

(Appointed by the State Board of Agriculture for three years.)

Theodore S. Gold, West Cornwall, July 1, 1904.

(Appointed by the State Agricultural Society for three years.)

B. W. Collins, Meriden, July 1, 1903.

(Appointed by the Governing Board of the Sheffield Scientific School for three years.)

William H. Brewer, New Haven, July 1, 1905.

(Appointed by the Board of Trustees of Wesleyan University for three years.)

W. O. Atwater, Middletown, July 1, 1903.

(Appointed by the Board.)

E. H. Jenkins, Director and member (*ex officio*), New Haven.
State Forester, Walter Mulford, Rainbow.

COMMISSIONER ON DOMESTIC ANIMALS.

(Appointed by the Governor for two years, Gen. Stat., Sec. 437a. Salary, \$1,500.)

Heman O. Averill, Washington (P. O. Washington Depot), July 15, 1903.

SEWERAGE COMMISSION.

(Appointed by the Governor, Special Laws, 1890, p. 346. Salary, \$500 each.)

Edward H. Jenkins, New Haven; John N. Woodruff, Sherman; Robert A. Cairns, Waterbury; Charles W. Comstock, Montville; Francis Leonard, Norwalk, June 1, 1903.

BOARD OF PARDONS.

The Governor (*ex officio*).

(Appointed by the Judges of the Supreme Court, Gen. Stat., Sec. 2977.)

Chief Justice David Torrance.

(Appointed by the Governor, with the consent of the Senate, for four years, Gen. Stat., Sec. 2978.)

Ernest Cady, Hartford, first Monday in June, 1905; Francis Bacon, M.D., New Haven, first Monday in June, 1905; Morris W. Seymour, Bridgeport, first Monday in June, 1903; Edward Harland, Norwich, first Monday in June, 1903.

(Appointed by the Board.)

Clerk, Edward M. Day, Hartford.

STATE BOARD OF HEALTH.

(Appointed by the Governor, with the consent of the Senate, for six years, and until others are appointed and qualified, Gen. Stat., Sec. 2902.)

William H. Brewer, New Haven, July 1, 1903 (President); Ralph S. Goodwin, M.D., Thomaston, July 1, 1903; Edward K. Root, M.D., Hartford, July 1, 1905; Henry G. Newton, New Haven, July 1, 1905; Theodore H. McKenzie, Southington, July 1, 1907; Joseph H. Townsend, New Haven, July 1, 1907.

(Appointed by the Board.)

C. A. Lindsley, M.D., New Haven, Secretary, and member (*ex officio*).

STATE BOARD OF CHARITIES.

(Appointed by the Governor, with the consent of the Senate, for four years, Gen. Stat., Sec. 2857.)

Rebecca G. Bacon, New Haven, July 1, 1905; Mary Hall, Hartford, July 1, 1905; Edwin A. Down, Hartford, July 1, 1905; George F. Spencer, Saybrook, July 1, 1903; Henry H. Bridgman, Norfolk, July 1, 1903.

(Appointed by the Board.)

Secretary, Charles P. Kellogg, Waterbury.

SOLDIERS' HOSPITAL BOARD.

The Governor, the Adjutant-General, and the Surgeon-General
(*ex officio*).

(Confirmed by the Governor, on nomination of the Department Commander G. A. R., for two years, Gen. Stat., Sec. 2873.)

Alfred B. Beers, Bridgeport, March 29, 1904; Henry R. Jones, New Hartford, February 6, 1903; William E. Morgan, New Haven, January 1, 1904.

BOARD OF CIVIL ENGINEERS.

William O. Seymour, Railroad Commissioner (*ex officio*).

(Appointed by the Railroad Commissioner who is a civil engineer, Gen. Stat., Sec. 480c.)

T. H. McKenzie, Southington; Nelson J. Welton, Waterbury; H. G. Scofield, Bridgeport; Charles E. Chandler, Norwich.

AUDITORS OF PUBLIC ACCOUNTS.

(Appointed by the General Assembly for four years, Gen. Stat., Sec. 179. Compensation, \$10 per day.)

Walter A. Riley, Hartford, July 1, 1903; James P. Bree, New Haven, July 1, 1905.

STATE CHEMISTS.

(Appointed by the Governor for two years, Gen. Stat., Sec. 74. Fees.)

Herbert E. Smith, New Haven, Nov. 20, 1903; Robert B. Riggs, Hartford, Dec. 16, 1903; S. P. Wheeler, Bridgeport, June 21, 1903; Redfield B. West, Guilford, Jan. 18, 1904; Henry Souther, Hartford, Jan. 10, 1904.

INSPECTOR OF FACTORIES.

(Appointed by the Governor, with the consent of the Senate, for two years, Gen. Stat., Sec. 4514. Salary, \$1,500.)

George L. McLean, Ellington, July 1, 1903; special agents, John H. Quinlan, Meriden; Henry O. Nichols, Norwich.

INSPECTOR-GENERAL OF GAS METERS AND ILLUMINATING GAS.

(Appointed by the Governor for three years, Gen. Stat., Sec. 4570. Fees.)

William G. Mixter, New Haven, October 20, 1905.

DENTAL COMMISSIONERS.

(Appointed by the Governor for two years, Gen. Stat., Sec. 4740.)

William H. Loomis, Vernon; William E. Hyde, Killingly; J. Tenney Barker, Wallingford; Horace S. Bascom, New Haven; Edward W. Pratt, East Hartford, July 1, 1903.

COMMISSIONERS OF THE ISRAEL PUTNAM MEMORIAL CAMP GROUND.

(Appointed by the Governor, Special Laws, 1895, p. 594.)

Lyman D. Brewster, Danbury; Charles H. Freudenthal, Bethel; George A. Parker, Hartford; Granville A. Durant, Bethel; Edward A. Houseman, Danbury; William H. Hill, Redding; John Henry Jennings, Westport, July 1, 1903.

STATE BOARD OF MEDIATION AND ARBITRATION.

(Appointed by the Governor, with the consent of the Senate, for two years, Gen. Stat., Sec. 4708.)

Three vacancies.

COMMISSION FOR PROMOTION OF UNIFORMITY IN LEGISLATION OF THE UNITED STATES.

(Appointed by the Governor, with the consent of the Senate, Cap. III, Pub. Acts of 1893. Gen. Stat., Secs. 4931, 4934.)

Lyman D. Brewster, Danbury; Earlliss P. Arvine, New Haven; E. Henry Hyde, Hartford.

COMMISSION ON PROPOSED NEW SITE FOR FIRST REGIMENT ARMORY.

(Appointed by the Governor to report to next General Assembly, Special Laws 1901, No. 221.)

Brigadier-Generals George M. Cole, George B. Newton, Arthur L. Goodrich, and John P. Harbison, and Major Thomas M. Smith, all of Hartford.

COMMISSIONER TO ST. LOUIS EXPOSITION.

(Appointed by the Governor for two years, Special Laws, 1901, No. 357. Salary, \$1,200.)

Henry B. Carter, Waterbury.

TRUSTEES HENRY WHITFIELD HOUSE.

(Appointed by the Governor, Special Laws, 1890, No. 515.)

William G. Andrews, George W. Banks, Lynde Harrison, Joel T. Wildman, Charles H. Post, Guilford; Mrs. Godfrey Dunscombe, New Haven; Frederick C. Norton, Bristol; Mary Bushnell Cheney, Manchester.

LOCAL COMMISSIONS, ETC.

INSPECTORS OF STEAM BOILERS.

(Appointed, for each Congressional District, by the Governor, for three years, Gen. Stat., Sec. 4890. Fees.)

First District, George E. Cooley, Hartford, Sept. 4, 1904; Second District, Frederick H. Laforge, Waterbury, Sept. 30, 1903; Third District, Jeremiah Sullivan, Norwich, March 8, 1905; Fourth District, Daniel Olihan, Bridgeport, March 3, 1905.

HARBOR COMMISSIONERS, NEW HAVEN HARBOR.

(Appointed by the Governor, with the consent of the Senate, for five years, Special Laws, Vol. VII, pp. 287, 748.)

Joseph Porter, New Haven, June 30, 1903; Edward Gagel, West Haven, and John T. Manson, New Haven, July 1, 1904; Frank C. Bushnell, June 20, 1905; George B. Martin, July 1, 1906; Edward P. Avery, July 1, 1906.

HARBOR MASTERS AND DEPUTIES.

(Appointed by the Governor for three years, and until others are appointed, Gen. Stat., Sec. 475a.)

Bridgeport, John McNeil, Aug. 29, 1900; Greenwich, George W. Brush, Dec. 27, 1900; New Haven, William E. Morgan, Oct. 4, 1903; Deputy, John H. Hewitt, July 19, 1902; Stamford, Edward J. Tupper, July 15, 1900; Hartford, William S. Williams, Dec. 22, 1898; Middletown, Roger Kennedy, July 9, 1898; New London, Hezekiah S. Bartlett, May 4, 1902, Deputy, William H. Allen, Groton, June 1, 1902; Norwalk, Addison A. Betts, Sept. 4, 1905; Deputy, William L. Blaser, May 19, 1899; Five-Mile River, Daniel P. Weeks, Norwalk, July 9, 1898; Milford, Merritt W. Merwin, July 9, 1898; Stonington, James Pendleton, Oct. 14, 1899; Deputy, Mark W. Chamberlain, April 2, 1898; Norwich, Nathan Small, July 19, 1902; Stratford, Wing B. Russell, Sept. 26, 1903.

BRIDGE COMMISSIONERS.

(Appointed by the General Assembly, Special Laws, 1895, page 485.)

Commissioners of The Connecticut River Bridge and Highway District. — Morgan G. Bulkeley, Meigs H. Whaples, John G. Root, and Frank C. Sumner, Hartford; James W. Cheney, Manchester; Alembert O. Crosby, Glastonbury; Charles W. Roberts, East Hartford; Lewis Sperry, South Windsor. President, Morgan G. Bulkeley; Treasurer, Meigs H. Whaples.

(Appointed by the Senate for two years, Gen. Stat., Sec. 2090.)

*Enfield Bridge.** —

Middletown and Portland Bridge Co. — E. Irving Bell of Portland and Evelyn B. Strong of Middletown, July 1, 1903.

Rope Ferry Bridge. — Turner C. Haynes of East Lyme and Horace C. Lamphere of Waterford, July 1, 1903.

Suffield and Thompsonville Bridge. — George T. Mathewson of Thompsonville and Herbert L. Viets of Suffield, July 1, 1903.

Windsor Locks and Warehouse Point Bridge. — Arthur F. Saxton of Windsor Locks and F. J. Barnes of East Windsor, July 1, 1903.

* No appointment.

FERRY COMMISSIONERS.

(Appointed by the Senate for two years, Gen. Stat., Sec. 3095.)

Bissell's Ferry. * —

Chester and Hadlyme Ferry. — William F. Comstock of Lyme and Henry F. Shailer of Chester, July 1, 1903.

East Haddam and Tylerville Ferry. — Roland R. Tyler of Haddam and Wilbur S. Comstock of East Haddam, July 1, 1903.

Gildersleeve and Cromwell Ferry. * —

Glastonbury and Rocky Hill Ferry. — Frank D. Glazier of Glastonbury and Owen R. Havens of Rocky Hill, July 1, 1903.

Middle Haddam and Maromas Ferry. * —

New London and Groton Ferry. — Frank W. Allen of Groton and J. Frank Salter of New London, July 1, 1903.

Saybrook and Lyme Steam Ferry. — George W. Walker of Old Saybrook and David O. Maynard of Old Lyme, July 1, 1903.

COUNTY COMMISSIONERS.

Appointed by the General Assembly for four years, Gen. Stat., Sec. 1742.)

Hartford County. — Robert A. Potter of Bristol and Charles R. Hathaway of Manchester, July 1, 1903; Edward W. Dewey of Granby, July 1, 1905.

New Haven County. — Jacob D. Walter of Cheshire and Charles Brewer of Waterbury, July 1, 1903; Edward F. Thompson of East Haven, July 1, 1905.

New London County. — Benjamin F. Williams of Stonington and Richard W. Chadwick of Old Lyme, July 1, 1903; Charles D. Noyes of Norwich, July 1, 1905.

Fairfield County. — Henry Lee of Bridgeport, July 1, 1903; Whitman S. Mead of Greenwich, July 1, 1905; Charles H. Peix, Jr., of Danbury, to fill vacancy until third Wednesday of next session of General Assembly.

Windham County. — Edwin H. Hall of Windham and Charles E. Barber of Plainfield, July 1, 1903; E. Herbert Corttis of Thompson, July 1, 1905.

Litchfield County. — Sylvester N. Pettibone of New Hartford, July 1, 1903; Geo. W. Hall of Canaan, July 1, 1905. One vacancy.

Middlesex County. — John J. Hubbard of Middletown, July 1, 1903; George A. Olcott of Clinton, July 1, 1905; Elwyn T. Clark of Haddam, to fill vacancy until third Wednesday of next session of General Assembly.

Tolland County. — Amos Pease of Somers and John H. Buell of Hebron, July 1, 1903; John Thompson of Ellington, July 1, 1905.

*No appointment.

STATE INSTITUTIONS.

STATE NORMAL-TRAINING SCHOOL, NEW BRITAIN.

Principal, Marcus White. Teachers, Ralph G. Hibbard, M. Gertrude Fenn, Jane Darlington, Elizabeth L. Allyn, Helen J. Bunce, Jessie E. Guernsey, Georgiana Minor, Emily B. Scarborough, Caroline T. Robbins, Frederick A. Verplanck, Clara M. Washburn, Annie L. Parker, Mary E. Goodrich, Estelle I. Pierpont, Addie T. Banister, Alice O'Grady, Edith A. Root, Mary E. Bidwell, Leonora S. Hanna, Henry T. Burr, Kathryn Decker, Anna C. Murnane, Kate McMahon, Erma Miller, Edith L. Risley, Josephine E. Pinney, Alice English, Alice P. Clark, William F. Brown, Ada D. Littlefield, Florence E. Griswold, Caro M. Gray, Hannah M. Gartland, Kathryn Stoughton, Emily E. Sadd, Harry M. Houston.

STATE NORMAL-TRAINING SCHOOL, NEW HAVEN.

Principal, Arthur B. Morrill. Teachers, Anna S. Hart, Mary A. McFarland, Ella M. Broderick, H. N. Loomis, William E. Brown. Teachers of Model Schools, Frank O. Jones, Principal; Georgina Norman, Louise Schmahl, Lottie J. Thompson, Lillian E. Bradley, Mary A. Maltby, Nora A. Sweeney, Janet M. Purdue, S. Lillian Brooks, Anna J. Baldwin, Eleanor T. Quinlan, Edna C. Lines, Katherine T. Harty, Jennie M. Campbell, Martha A. Quinlan, Adeline S. Wallace, Jennie F. Nash, Emma E. Blake, Clara A. Brockett, Margaret L. Dibble, Eva A. Gorham, Alice E. Hammond, Carolyn W. Tripp, Helen D. Morris, Louise G. Reimann, Anna C. Hintz, Adele D. Murray.

STATE NORMAL-TRAINING SCHOOL, WILLIMANTIC.

Principal, George P. Phenix. Teachers, Jennie E. Chapin, Emelene A. Dunn, Mabel I. Jenkins, Sarah J. Walter, May E. Davison, Julia W. Swift, Eliza Graeme Graves, Jennie E. Dennehy, Frederick W. Staebner, Edwin C. Andrews, Margaret A. Egan, Anna B. Griswold, Eliza A. Cheyney, Ella C. Stanton, Harry Houston, Mary M. Souther. Librarian, Eliza G. Rawson.

CONNECTICUT AGRICULTURAL COLLEGE AND EXPERIMENT STATION, MANSFIELD.

(P. O. Storrs.)

Board of Trustees: President, the Governor (*ex officio*); appointed by the Senate: Vice-President, William E. Simonds, Canton, July 1, 1905; Treasurer, Wm. H. Hall, South Willington, July 1, 1903, E. S. Henry, Rockville, July 1, 1903; Secretary, Geo. A. Hopson, East Wallingford, July 1, 1903, G. S. Palmer, Norwich, July 1, 1905, B. C. Patterson, Torrington, July 1, 1905; elected by the alumni, Martin M. Frisbie, Southington, July 1, 1904; appointed annually by the Board of Agriculture, E. Halladay, Suffield; Dr. E. H. Jenkins, New Haven (*ex officio*), Director of the Connecticut Agricultural Experiment Station; Executive Committee, G. A. Hopson, G. S. Palmer, B. C. Patterson.

Officers. — R. W. Stimson, President; B. F. Koons, Professor of Natural History and Curator of the Museum; L. A. Clinton, Professor of Agriculture; A. G. Gulley, Professor of Horticulture; H. S. Patterson, Professor of Shop Work and Mechanical Drawing; C. L. Beach, Professor of Dairying; C. A. Wheeler, Professor of Mathematics; H. R. Monteith, Professor of History, Civics, Latin and English; E. H. Lehnert, Professor of Physiology and Veterinary Science; C. A. Meserve, Professor of Chemistry and Military Science; Alberta T. Thomas, Professor of Domestic Science and Art, and Lady Principal; E. O. Smith, Assistant Professor of English and Political Economy, and Secretary of the Faculty; E. A. White, Assistant Professor of Botany, Forestry and Landscape Architecture; J. W. Yerex, Instructor in Commercial Branches; Edwina M. Whitney, Instructor in German, and Librarian; F. H. Stoneburn, Instructor in Poultry Industry; W. A. Stocking, Jr., Instructor in Agriculture and Physics; Grace L. Geer, Assistant to the Lady Principal, and Instructor in Music, Elocution, and Gymnastics; W. A. Warren, Instructor in Greenhouse Work; H. L. Garrigus, Instructor in Field Work, and Farm Superintendent; H. W. Conn, Lecturer on Bacteriology; L. P. Chamberlain, Steward; E. D. Proudman, Chief Clerk.

Officers of the Storrs Agricultural Experiment Station: Station Council. — R. W. Stimson (*ex officio*), President of Connecticut Agricultural College; G. A. Hopson, appointed by the Board of Trustees; L. A. Clinton (*ex officio*), Acting Director of the Station; A. G. Gulley, appointed by the Station Staff; C. L. Beach, appointed by the Station Staff.

Station Staff. — L. A. Clinton, Acting Director; W. O. Atwater, Supervisor of Nutrition Investigation; H. W. Conn, Supervisor of Dairy Bacteriology; A. G. Gulley, Horti-

culturist; C. L. Beach, Dairy Husbandman; W. A. Stocking, Jr., Assistant Bacteriologist; F. H. Stoneburn, Poultryman; H. L. Garrigus, Assistant Field Experimenter; W. M. Esten, Laboratory Assistant; B. F. Koons, Consulting Entomologist; C. A. Meserve, Consulting Chemist; E. H. Lehnert, Consulting Veterinarian; E. A. White, Consulting Botanist.

FITCH'S HOME FOR THE SOLDIERS AND SOLDIERS' HOSPITAL, NOROTON HEIGHTS.

Managers: The Soldiers' Hospital Board, consisting of the Governor, the Adjutant-General, and the Surgeon-General (*ex officio*).

(Confirmed by the Governor, on Nomination of the Department Commander G. A. R., for two years; Gen. Stat., Sec. 3764.)

Henry R. Jones, New Hartford, February 6, 1903; Alfred B. Beers, Bridgeport, March 29, 1904; William E. Morgan, New Haven, January 1, 1904. Officers of the Home: Capt. James N. Coe, Superintendent; Franklin Dart, Adjutant; Dr. Myron W. Robinson, Resident Physician; Lieut. Charles A. Reynolds, Inspector.

CONNECTICUT HOSPITAL FOR THE INSANE, MIDDLETOWN.

Trustees: The Governor (*ex officio*); Hart D. Munson, New Haven, July 1, 1903; James G. Gregory, M.D., Norwalk, July 1, 1903; Henry Woodward, Middletown, July 1, 1903; E. Irving Bell, Portland, July 1, 1903; Samuel Russell, Middletown, July 1, 1903; William Bissell, M.D., Salisbury, July 1, 1903; Elijah K. Hubbard, Middletown, July 1, 1905; Frank B. Weeks, Middletown, July 1, 1905; David A. Billings, Norwich, July 1, 1905; William D. Morgan, M.D., Hartford, July 1, 1905; Wilbur B. Foster, Vernon, July 1, 1905; Franklin W. Perry, Putnam, July 1, 1905. Treasurer, M. B. Copeland; Superintendent, Dr. Henry S. Noble; Assistant Superintendent, Dr. William E. Fisher; Assistant Physicians, Drs. C. E. Stanley, James M. Keniston, A. B. Coleburn, John H. Mountain, Albert C. Thomas; Pathologist, Dr. A. R. Defendorf; Assistant Pathologist, Dr. Jessie W. Fisher; Business Manager, Thomas M. Durfee; Assistant Business Manager, W. S. Wetherbee; Matron, Mrs. Margaret Dutton; Farmer, Joseph J. Smith.

CONNECTICUT STATE PRISON, WETHERSFIELD.

Directors: James W. Cheney, President, South Manchester, July 1, 1903; Thomas Dudley Wells, Secretary, Hartford, July 1, 1903; Wilson C. Reynolds, East Haddam, July 1,

1903; Frederick M. Salmon, Westport, July 1, 1903; Frank C. Sumner, Hartford, July 1, 1905; Willie O. Burr, Hartford, July 1, 1905; Edward A. Fuller, Suffield, July 1, 1905. Prison Officials: Albert Garvin, Warden; George E. Baisden, Deputy Warden; Albert Perkins, Asst. Deputy Warden; Lucius W. Bartlett, Clerk; Edward G. Fox, Physician; George F. Genung, Chaplain; Miss Jessie F. Bennett, Matron.

CONNECTICUT SCHOOL FOR BOYS, MERIDEN.

Trustees: Francis H. Parker, Hartford, July 1, 1905; John C. Byxbee, Meriden, July 1, 1905; John W. Coe, Meriden, July 1, 1905; Hezekiah L. Reade, Jewett City, July 1, 1905; Irving L. Holt, Meriden, July 1, 1905; George P. Crane, Woodbury, July 1, 1903; James N. States, New Haven, July 1, 1903; George O. Balch, Ashford, July 1, 1903; Joseph Hutchins, Columbia, July 1, 1903; Nathaniel L. Bradley, Meriden, July 1, 1903; Charles B. Frisbie, Cromwell, July 1, 1903; Zalmon Goodsell, Bridgeport, 1903. Superintendent, Charles M. Williams; Agent, John H. Parish, Meriden.

CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS,* MIDDLETOWN.

President, _____; Secretary and Treasurer, Clarence E. Bacon, Middletown; Superintendent, W. G. Fairbank, Middletown; Assistant Superintendent, Mrs. W. G. Fairbank, Middletown. Directors: The Governor, Lieut.-Governor, and Secretary (*ex officio*); Samuel Russell, Middletown, 1905; Morris W. Seymour, Bridgeport, 1905; Henry S. Robinson, Hartford, 1905; Calvin L. Harwood, Norwich, 1905; Edward Payne, Middletown, 1903; William H. Burrows, Middletown, 1903; Edward V. Raynolds, New Haven, 1903; Charles L. Rockwell, Meriden, 1903; John M. Van Vleck, Middletown, 1904; Clarence E. Bacon, Middletown, 1904; _____, 1904; Stephen O. Bowen, Eastford, 1904.

*This institution, founded by private enterprise, is mainly supported by the state for the education and maintenance of its wards.

GOVERNORS OF CONNECTICUT.

		Length of Term of Office.
John Haynes,	1639-1640	1 year.
Edward Hopkins,	1640-1641	1 "
John Haynes,	1641-1642	1 "
George Wyllys,	1642-1643	1 "
John Haynes,	1643-1644	1 "
Edward Hopkins,	1644-1645	1 "
John Haynes,	1645-1646	1 "
Edward Hopkins,	1646-1647	1 "
John Haynes,	1647-1648	1 "
Edward Hopkins,	1648-1649	1 "
John Haynes,	1649-1650	1 "
Edward Hopkins,	1650-1651	1 "
John Haynes,	1651-1652	1 "
Edward Hopkins,	1652-1653	1 "
John Haynes,	1653-1654	1 "
Edward Hopkins,	1654-1655	1 "
Thomas Wells,	1655-1656	1 "
John Webster,	1656-1657	1 "
John Winthrop,	1657-1658	1 "
Thomas Wells,	1658-1659	1 "
John Winthrop,	1659-1665	6 years.
John Winthrop,	1665-1676	11 "
William Leet,	1676-1680	4 "
Robert Treat,	1680-1687	7 "
Sir Edmond Andross,*	1687-1689	2 "
Robert Treat,	1689-1696	7 "
Fitz John Winthrop,	1696-1707	11 "
Gurdon Saltonstall,	1707-1724	17 "
Joseph Talcott,	1724-1741	17 "
Jonathan Law,	1741-1751	10 "
Roger Wolcott,	1751-1754	3 "
Thomas Fitch,	1755-1766	12 "
William Pitkin,	1766-1769	3 "
Jonathan Trumbull,	1769-1784	15 "
Matthew Griswold,	1784-1785	1 year.
Samuel Huntington,	1785-1796	11 years.
Oliver Wolcott,	1796-1798	2 "
Jonathan Trumbull,	1798-1809	11 "
John Treadwell,	1809-1811	2 "
Roger Griswold,	1811-1813	2 "
John Cotton Smith,	1813-1817	4 "
Oliver Wolcott,	1817-1827	10 "
Gideon Tomlinson,	1827-1831	4 "
John S. Peters,	1831-1833	2 "
Henry W. Edwards,	1833-1834	1 year.

*Sir Edmond Andross was appointed by James II Governor of *New England*. It was to him that the Charter was to be surrendered. All other Governors were elected.

Samuel S. Foot,	1834-1835	1 year.
Henry W. Edwards,	1835-1838	3 years.
William W. Ellsworth,	1838-1842	4 "
Chauncey F. Cleveland,	1842-1844	2 "
Roger S. Baldwin,	1844-1846	2 "
Isaac Toucey,	1846-1847	1 year.
Clark Bissell,	1847-1849	2 years.
Joseph Trumbull,	1849-1850	1 year, 1 month.
Thomas H. Seymour,*	1850-June, 1853	3 years.
Charles H. Pond,	June, 1853-1854	11 months.
Henry Dutton,	1854-1855	1 year.
William T. Minor,	1855-1857	2 years.
Alexander H. Holley,	1857-1858	1 year.
William A. Buckingham,	1858-1866	9 years.
Joseph R. Hawley,	1866-1867	1 year.
James E. English,	1867-1869	2 years.
Marshall Jewell,	1869-1870	1 year.
James E. English,	1870-1871	1 "
Marshall Jewell,	1871-1873	2 years.
Charles R. Ingersoll,	1873-Jan., 1877	3 years, 9 months.
Richard D. Hubbard,	1877-1879	2 years.
Charles B. Andrews,	1879-1881	2 "
Hobart B. Bigelow,	1881-1883	2 "
Thomas M. Waller,	1883-1885	2 "
Henry B. Harrison,	1885-1887	2 "
Phineas C. Lounsbury,	1887-1889	2 "
Morgan G. Bulkeley,	1889-1893	4 "
Luzon B. Morris,	1893-1895	2 "
O. Vincent Coffin,	1895-1897	2 "
Lorrin A. Cooke,	1897-1899	2 "
George E. Lounsbury,	1899-1901	2 "
George P. McLean,	1901-1903	2 "
Abiram Chamberlain,	1903-	

CONGRESSIONAL DISTRICTS.

WITH POPULATION IN 1900.

- 1st. Hartford and Tolland Counties—219,938.
- 2d. New Haven and Middlesex Counties—310,923.
- 3d. New London and Windham Counties—129,619.
- 4th. Fairfield and Litchfield Counties—247,875.

SENATORIAL DISTRICTS.

WITH POPULATION IN 1900.

1. Hartford—79,850.
2. Berlin, East Hartford, Glastonbury, Manchester, Marlborough, Newington, Rocky Hill, Southington, South Windsor, Wethersfield—37,645.
3. Bloomfield, Canton, East Granby, East Windsor, Enfield, Granby, Hartland, Simsbury, Suffield, Windsor, Windsor Locks—28,849.

*Resigned June, 1853, and Lieut.-Gov. Chas. H. Pond became Governor.

4. Avon, Bristol, Burlington, Farmington, New Britain, Plainville, West Hartford—49,071.
5. Beacon Falls, Bethany, Middlebury, Naugatuck, Oxford, Prospect, Southbury, Waterbury, Wolcott—66,889.
6. Cheshire, Guilford, Madison, Meriden, North Branford, Wallingford—44,802.
7. Ansonia, Branford, Derby, East Haven, Hamden, Milford, North Haven, Orange, Seymour, Woodbridge—49,445.
8. New Haven—108,027.
9. Groton, New London, North Stonington, Stonington—33,290.
10. Ledyard, Norwich, Preston—28,680.
11. Bozrah, Colchester, East Lyme, Franklin, Griswold, Lebanon, Lisbon, Lyme, Montville, Old Lyme, Salem, Sprague, Voluntown, Waterford—20,788.
12. Darien, Greenwich, New Canaan, Ridgefield, Stamford, Wilton—41,319.
13. Fairfield, Norwalk, Stratford, Trumbull, Westport, Weston—34,522.
14. Bridgeport—70,996.
15. Bethel, Brookfield, Danbury, Easton, Huntington, Monroe, New Fairfield, Newtown, Redding, Sherman—37,366.
16. Ashford, Eastford, Killingly, Putnam, Thompson, Woodstock—24,000.
17. Brooklyn, Canterbury, Chaplin, Hampton, Plainfield, Pomfret, Scotland, Sterling, Windham—22,861.
18. Barkhamsted, Colebrook, Goshen, Harwinton, New Hartford, Norfolk, Torrington, Winchester—28,850.
19. Bridgewater, Canaan, Cornwall, Kent, New Milford, North Canaan, Roxbury, Salisbury, Sharon—17,029.
20. Bethlehem, Litchfield, Morris, Plymouth, Thomaston, Warren, Washington, Watertown, Woodbury—17,793.
21. Chatham, Chester, Clinton, Durham, East Haddam, Essex, Had-dam, Killingworth, Old Saybrook, Saybrook, Westbrook—17,542.
22. Cromwell, Middlefield, Middletown, Portland—24,218.
23. Andover, Bolton, Columbia, Coventry, Hebron, Vernon—12,628.
24. Ellington, Mansfield, Somers, Stafford, Tolland, Union, Willing-ton—11,895.

REPRESENTATION IN THE GENERAL ASSEMBLY.

There are 168 towns in the State—87 send two representatives, and 81 one each, making 255 members of the House; these towns are divided into 24 Senatorial Districts; and the eight Counties into 4 Congressional Districts.

Hartford County has 4 Senators and 45 Representatives.

New Haven County has 4 Senators and 38 Representatives.

New London County has 3 Senators and 30 Representatives.

Fairfield County has 4 Senators and 33 Representatives.

Windham County has 2 Senators and 24 Representatives.

Litchfield County has 3 Senators and 41 Representatives.

Middlesex County has 2 Senators and 22 Representatives.

Tolland County has 2 Senators and 22 Representatives.

POPULATION OF CONNECTICUT BY COUNTIES.

1900.

Hartford,	195,415	Windham,	46,861
New Haven,	269,163	Litchfield,	63,672
New London,	82,758	Middlesex,	41,760
Fairfield,	184,203	Tolland,	24,523
Total for the State,			908,355

POPULATION OF TOWNS.

Towns.	1890.	1900.	Towns.	1890.	1900.
Andover,	401	385	Darien,	2,276	3,116
Ansonia,	10,342	12,681	Derby,	5,969	7,930
Ashford,	778	757	Durham,	856	884
Avon,	1,132	1,302	Eastford,	561	523
Barkhamsted,	1,130	864	East Granby,	661	684
Beacon Falls,	505	623	East Haddam,	2,599	2,485
Berlin,	2,600	3,448	East Hartford,	4,455	6,406
Bethany,	550	517	East Haven,	955	1,167
Bethel,	3,401	3,327	East Lyme,	2,048	1,836
Bethlehem,	543	576	Easton,	1,001	960
Bloomfield,	1,308	1,513	East Windsor,	2,890	3,158
Bolton,	452	457	Ellington,	1,539	1,829
Bozrah,	1,005	799	Enfield,	7,199	6,699
Branford,	4,460	5,706	Essex,	2,035	2,530
Bridgeport,	48,866	70,996	Fairfield,	3,868	4,489
Bridgewater,	617	649	Farmington,	3,179	3,331
Bristol,	7,882	9,643	Franklin,	585	546
Brookfield,	989	1,046	Glastonbury,	3,457	4,260
Brooklyn,	2,628	2,353	Goshen,	972	835
Burlington,	1,302	1,218	Granby,	1,251	1,299
Canaan,	970	820	Greenwich,	10,131	12,172
Canterbury,	947	876	Griswold,	3,113	3,490
Canton,	2,500	2,678	Groton,	5,539	5,962
Chaplin,	542	529	Guilford,	2,780	2,785
Chatham,	1,949	2,271	Haddam,	2,095	2,015
Cheshire,	1,929	1,989	Hamden,	3,882	4,626
Chester,	1,301	1,323	Hampton,	632	629
Clinton,	1,384	1,429	Hartford,	53,230	79,850
Colchester,	2,988	1,991	Hartland,	565	592
Colebrook,	1,098	684	Harwinton,	943	1,213
Columbia,	740	655	Hebron,	1,039	1,016
Cornwall,	1,283	1,175	Huntington,	4,006	5,572
Coventry,	1,875	1,632	Kent,	1,883	1,220
Cromwell,	1,987	2,031	Killingly,	7,027	6,835
Danbury,	19,473	19,474	Killingworth,	582	651

CENSUS.

119

Towns.	1890.	1900.	Towns.	1890.	1900.
Lebanon,	1,670	1,521	Roxbury,	986	1,087
Ledyard,	1,183	1,226	Salem,	481	468
Lisbon,	548	697	Salisbury,	3,420	3,489
Litchfield,	3,804	3,214	Saybrook,	1,484	1,684
Lyme,	977	750	Scotland,	506	471
Madison,	1,429	1,518	Seymour,	3,300	3,541
Manchester,	8,222	10,601	Sharon,	2,149	1,982
Manassett,	1,911	1,827	Sherman,	668	658
Marlborough,	582	322	Simsbury,	1,874	2,094
Meriden,	25,423	28,695	Somers,	1,407	1,593
Middlebury,	566	736	Southbury,	1,089	1,238
Middlefield,	1,002	845	Southington,	5,501	5,890
Middletown,	15,205	17,436	South Windsor,	1,786	2,014
Milford,	3,811	3,783	Sprague,	1,106	1,339
Monroe,	994	1,043	Stafford,	4,535	4,297
Montville,	2,344	2,395	Stamford,	15,700	18,339
Morris,	584	535	Sterling,	1,051	1,209
Naugatuck,	6,218	10,541	Stonington,	7,184	8,540
New Britain,	19,007	28,202	Stratford,	2,608	3,657
New Canaan,	2,701	2,968	Suffield,	3,169	3,521
New Fairfield,	670	584	Thomaston,	3,278	3,300
New Hartford,	3,160	3,424	Thompson,	5,580	6,442
New Haven,	86,045	108,027	Tolland,	1,037	1,036
Newington,	953	1,041	Torrington,	6,048	12,453
New London,	13,757	17,548	Trumbull,	1,453	1,587
New Milford,	3,917	4,804	Union,	431	428
Newtown,	3,539	3,276	Vernon,	8,808	8,483
Norfolk,	1,546	1,614	Voluntown,	1,060	872
North Branford,	825	814	Wallingford,	6,584	9,001
North Canaan,	1,683	1,803	Warren,	477	432
North Haven,	1,862	2,164	Washington,	1,633	1,320
No. Stonington,	1,463	1,240	Waterbury,	33,202	51,139
Norwalk,	17,747	19,932	Waterford,	2,661	2,904
Norwich,	23,048	24,637	Watertown,	2,323	3,100
Old Lyme,	1,319	1,180	Westbrook,	874	884
Old Saybrook,	1,484	1,431	West Hartford,	1,930	3,186
Orange,	4,537	6,995	Weston,	772	840
Oxford,	902	952	Westport,	3,715	4,017
Plainfield,	4,582	4,821	Wethersfield,	2,271	2,637
Plainville,	1,993	2,139	Willington,	906	885
Plymouth,	2,147	2,828	Wilton,	1,722	1,598
Pomfret,	1,471	1,831	Winchester,	6,183	7,763
Portland,	4,687	3,856	Windham,	10,032	10,137
Preston,	2,555	2,807	Windsor,	2,954	3,614
Prospect,	445	562	Windsor Locks,	2,758	2,997
Putnam,	6,512	7,348	Wolcott,	522	581
Redding,	1,546	1,426	Woodbridge,	926	852
Ridgefield,	2,235	2,626	Woodbury,	1,815	1,988
Rocky Hill,	1,069	1,026	Woodstock,	2,309	2,095
Total,				746,258	908,355

TABLE OF DISTANCES.

DISTANCE from each Town in the State of Connecticut to HARTFORD, as established by the General Assembly in 1877. (*Gen. Stat., Sec. 428.*) Also the NUMBER OF REPRESENTATIVES to which each Town is entitled.

HARTFORD COUNTY.

	Miles.	No. Rep.		Miles.	No. Rep.
HARTFORD,	—	2	Manchester,	9	2
Avon,	20	1	Marlborough,	30	1
Berlin,	18	1	New Britain,	9	2
Bloomfield,	6	1	Newington,	5	1
Bristol,	18	2	Plainville,	14	1
Burlington,	28	1	Rocky Hill,	8	1
Canton,	22	1-	Simsbury,	15	2
East Granby,	20	1	Southington,	20	2
East Hartford,	2	2	South Windsor,	8	1
East Windsor,	14	2	Suffield,	17	2
Enfield,	18	2	West Hartford,	4	1
Farmington,	19	2	Wethersfield,	4	2
Glastonbury,	12	2	Windsor,	6	2
Granby,	18	2	Windsor Locks,	12	1
Hartland,	89	2			

NEW HAVEN COUNTY.

NEW HAVEN,	86	2	Middlebury,	88	1
WATERBURY,	82	2	Milford,	46	2
Ansonia,	48	2	Naugatuck,	87	2
Beacon Falls,	41	1	North Branford,	45	1
Bethany,	45	1	North Haven,	29	1
Branford,	45	2	Orange,	42	2
Cheshire,	26	2	Oxford,	48	1
Derby,	48	2	Prospect,	29	1
East Haven,	40	1	Seymour,	44	1
Guilford,	52	2	Southbury,	55	1
Hamden,	84	1	Wallingford,	24	2
Madison,	56	1	Wolcott,	87	1
Meriden,	18	2	Woodbridge,	40	1

NEW LONDON COUNTY.

	Miles.	No. Rep.		Miles.	No. Rep.
NEW LONDON,	61	2	Lyme,	43	2
NORWICH,	50	2	Montville,	53	1
Bozrah,	50	1	North Stonington,	80	2
Colchester,	40	2	Old Lyme,	45	1
East Lyme,	56	1	Preston,	55	2
Franklin,	42	1	Salem,	58	1
Griswold,	53	1	Sprague,	42	1
Groton,	65	2	Stonington,	75	2
Lebanon,	42	2	Voluntown,	60	1
Ledyard,	58	1	Waterford,	58	1
Lisbon,	50	1			

FAIRFIELD COUNTY.

BRIDGEPORT,	53	2	Newtown,	74	2
DANBURY,	92	2	Norwalk,	70	2
Bethel,	59	1	Redding,	87	2
Brookfield,	82	1	Ridgefield,	84	2
Darien,	74	1	Sherman,	96	1
Easton,	63	1	Stamford,	78	2
Fairfield,	58	2	Stratford,	50	1
Greenwich,	84	2	Trumbull,	57	1
Huntington,	62	2	Weston,	68	1
Monroe,	67	1	Westport,	65	1
New Canaan,	86	1	Wilton,	75	1
New Fairfield,	97	1			

WINDHAM COUNTY.

WINDHAM,	35	2	Killingly,	64	2
PUTNAM,	56	2	Plainfield,	50	2
Ashford,	46	2	Pomfret,	50	2
Brooklyn,	66	1	Scotland,	40	1
Canterbury,	50	2	Sterling,	61	1
Chaplin,	44	1	Thompson	61	2
Eastford,	50	1	Woodstock,	60	2
Hampton,	44	1			

LITCHFIELD COUNTY.

LITCHFIELD,	58	2	New Hartford,	29	2
WINCHESTER,	35	2	Norfolk,	45	2
NEW MILFORD,	90	2	North Canaan,	55	1
Barkhamsted,	34	2	Plymouth,	26	1
Bethlehem,	45	1	Roxbury,	92	1
Bridgewater,	96	1	Salisbury,	62	2
Canaan,	61	1	Sharon,	71	2
Colebrook,	40	2	Thomaston,	27	1
Cornwall,	71	2	Torrington,	46	2
Goshen,	52	2	Warren,	76	1
Harwinton,	53	2	Washington,	95	2
Kent,	30	1	Watertown,	39	1
Morris,	62	1	Woodbury,	45	2

TABLE OF DISTANCES.

MIDDLESEX COUNTY.

	Miles.	No. Rep.		Miles.	No. Rep.
MIDDLETOWN,	15	2	Essex,	39	1
HADDAM,	27	2	Killingworth,	43	2
Chatham,	25	2	Middlefield,	21	1
Chester,	34	1	Old Saybrook,	43	1
Clinton,	51	1	Portland,	18	1
Cromwell,	13	1	Saybrook,	35	2
Durham,	24	2	Westbrook,	46	1
East Haddam,	33	2			

TOLLAND COUNTY.

TOLLAND,	22	2	Mansfield,	36	2
Andover,	23	1	Somers,	24	2
Bolton,	20	1	Stafford,	52	2
Columbia,	28	1	Union,	60	2
Coventry,	28	2	Vernon,	17	2
Ellington,	20	1	Willington,	43	2
Hebron,	39	2			

LENGTH OF SESSIONS.

Since the adoption of the amendment to the Constitution in 1884, providing for biennial sessions, the General Assembly has convened and adjourned as follows:

In 1887	Met	January	5th	Adjourned	May	19th.
1889	"	"	9th	"	June	23d.
1891	"	"	7th	Dead-lock	Session.	
1893	"	"	4th	Adjourned	June	30th.
1895	"	"	9th	"	July	9th.
1897	"	"	6th	"	June	12th.
1899	"	"	4th	"	June	20th.
1901	"	"	9th			

State of Connecticut
PUBLIC DOCUMENT No. 26

STATEMENT OF VOTE

November Election, 1902

AND

Special Election for Representative in Congress
for the Third District, Nov. 5, 1902

TABULATED FROM RETURNS IN THE OFFICE
OF THE SECRETARY

Hartford Press
THE CASE, LOCKWOOD & BRAINARD COMPANY
1903

State of Connecticut.

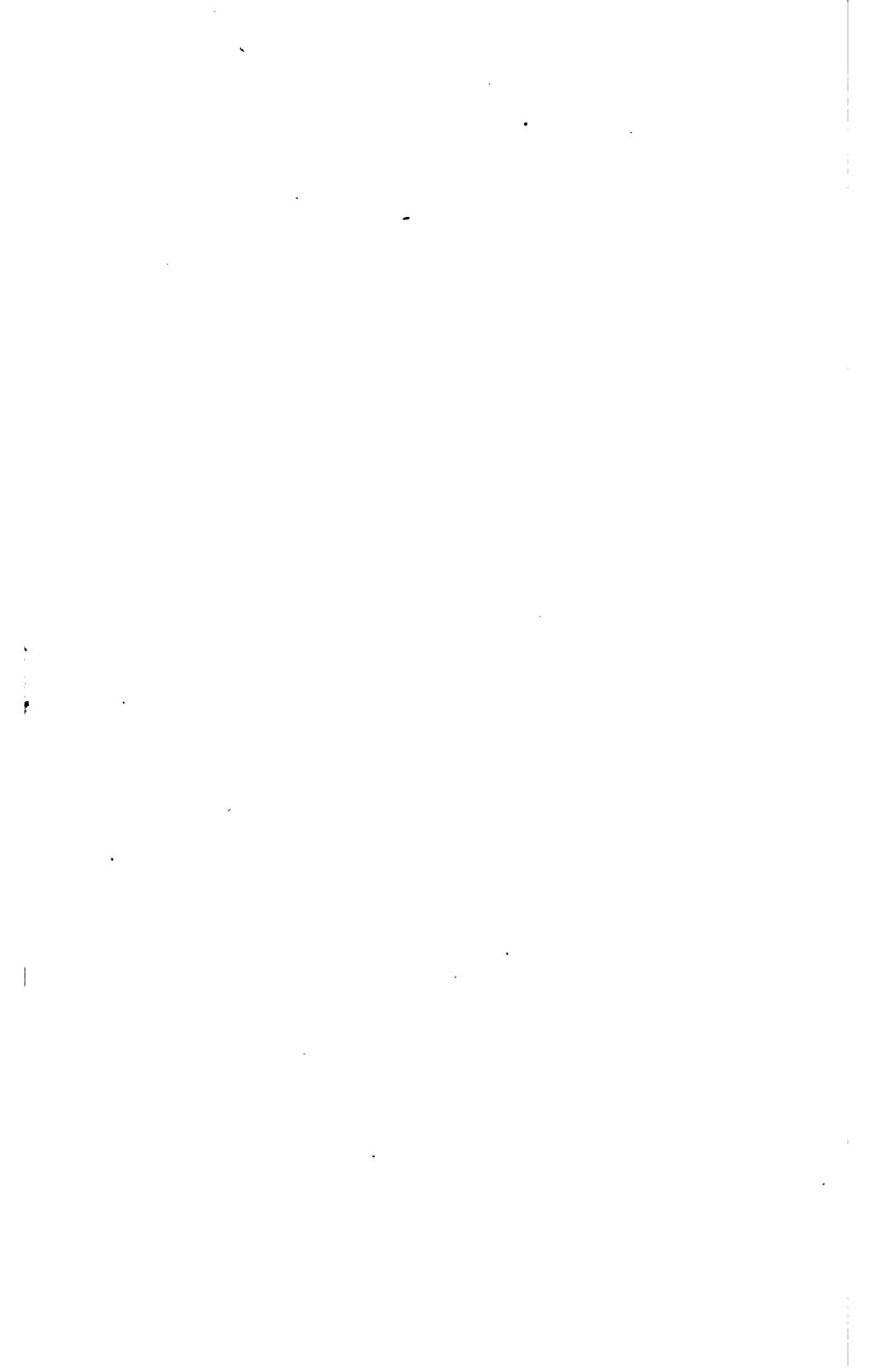
OFFICE OF THE SECRETARY,

HARTFORD, December 31, 1902.

I hereby certify that the following is a true transcript from the records in this office, of the returns from the several towns in this State, showing the number of names on the registry list, the number checked as having voted, the number of envelopes and ballots found in the box, and the number of ballots rejected, at the election held on the fourth day of November, 1902 ; also the special election to fill vacancy for Representative in Congress in the Third District on the fifth day of November, 1902.

CHARLES G. R. VINAL,

Secretary.



HARTFORD COUNTY.

TOWNS.

TOWNS.	Whole No. of names on registry list.		Whole No. checked as having voted.		No. of envelopes found in the box for Gen. reception of votes.		Number of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.		Number of rejected ballots because envelope was marked.		Number of rejected ballots because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.		No. of ballots rejected because envelope was not sealed by booth-tenders.		Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	
	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.	Gen.	Local.
Hartford,.....	17,140	18,609	13,581	32	21	16	5																			
Avon,.....	811	263	263																							
Berlin,.....	746	656	656																							
Bloomfield,.....	840	293																								
Bristol,.....	2,559	1,894	1,894																							
Burlington,.....	240	203	202																							
Canton,.....	690	580	528																							
East Granby,.....	196	157	157																							
East Hartford,.....	1,425	1,082	1,029																							
East Windsor,.....	781	602	609																							
Enfield,.....	1,421	1,093	1,093																							
Farmington,.....	846	704	703																							
Glastonbury,.....	947	743	744																							
Granby,.....	347	272	270																							
Hartland,.....	121	98	98																							
Manchester,.....	2,447	1,939	1,932																							
Marlborough,.....	79	72	71																							
New Britain,.....	5,916	5,099	5,064																							
Newington,.....	235	169	172																							
Plainville,.....	541	435	429																							
Rocky Hill,.....	247	215	213																							
Simsbury,.....	550	415	403																							
Southington,.....	1,510	1,150	1,147																							
South Windsor,.....	468	327	328																							
Suffield,.....	828	595	585																							
West Hartford,.....	671	542																								
Wethersfield,.....	512	405	405																							
Windsor,.....	870	708	709																							
Windsor Locks,.....	755	626	626																							
	43,689	34,844	33,892	98	61	49	37	5	2	2	30	28	19	1	1	11	8	20	19							

NEW HAVEN COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not end'd by booth-tenders.		Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.		
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	
New Haven, . . .	24,509	18,990	18,982	18,981	18,903	23	8	23	13	7	1	13	7	8		2			56	88		
Waterbury, . . .	9,822	7,923	7,896	7,884	7,892	16	14	15	14			11	11	10					6	12		
Ansonia, . . .	2,685	2,240	2,213	2,209	2,194			8	3			1	1	1				1				
Beacon Falls, . . .	166	144	144	144	106																	
Bethany, . . .	146	100	100	100	94																	
Branford, . . .	1,251	1,045	1,042	1,041	8	1	4	4				2	2	2								
Cheeshire, . . .	476	397	397	368	384				4													
Derby, . . .	1,795	1,468	1,468	1,458	1,465	4	1	2	1	1	1	1	1					1		2		
East Haven, . . .	324	256	256																			
Guilford, . . .	772	553	553	536	540	1	10	1	1			1	1	1								
Hamden, . . .	1,089	692	692	645		6		1	1													
Madison, . . .	360	210	212	210		1		1										7		4		
Meriden, . . .	6,440	5,581	5,564	5,570	5,570	11	7	7	6			6	6	6						8		
Middlebury, . . .	167	150	150	148	150															1		
Milford, . . .	995	842	842																			
Naugatuck, . . .	2,800	1,778	1,778	1,775	1,775	2	4								1,150							
North Branford, . . .	220	171	171	171	168			1	1													
North Haven, . . .	489	381	381	381	381			7	7													
Orange, . . .	1,727	1,395	1,395	1,248	1,196	4																
Oxford, . . .	228	182	182	182	170	2	2	1	1		1	1										
Prospect, . . .	97	70	70	70		1																
Seymour, . . .	863	685	685	685	658																	
Southbury, . . .	340	268	268	266	256	8																
Wallingford, . . .	2,181	2,089	1,695	1,701	1,697	7	8	1	1			1	1	1	2	2	2		5	1		
Wolcott, . . .	120	87	87	86	87			2	2													
Woodbridge, . . .	182	137	137	127	126	1																
	59,644	47,761	47,285	45,967	44,853	90	51	69	59	8	8	2	35	29	23	1,152	4	2	9	2	74	49

NEW LONDON COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being double.			No. of envelopes bearing identifying marks or devices.		Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not sealed by booth-tenders.		Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.		
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.		Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
New London,...	4,068	3,009	3,096	3,092	...	14	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Norwich,...	5,963	4,548	4,548	4,544	4,511	5	2	9	7	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Bozrah,...	198	168	168	168	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Colchester,...	514	374	374	374	374	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
East Lyme,...	326	276	276	277	278	1	2	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Franklin,...	140	95	95	95	95	6	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Griswold,...	740	626	626	625	626	3	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Groton,...	1,666	1,820	1,820	1,811	1,802	8	2	9	8	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Lebanon,...	347	227	227	224	219	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Ledyard,...	247	184	184	184	184	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Lisbon,...	140	138	138	138	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Lyme,...	197	160	160	152	155	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Montville,...	615	520	520	246	258	1	1	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
No. Stonington,...	327	263	263	263	263	1	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Old Lyme,...	398	239	239	232	228	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Preston,...	362	285	285	281	286	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Salem,...	128	107	107	104	104	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Sprague,...	853	316	316	316	302	2	2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Stonington,...	2,087	1,496	1,498	1,187	1,196	2	9	4	4	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Voluntown,...	201	164	164	164	163	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
Waterford,...	669	449	450	450	448	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	
	19,491	14,959	15,049	14,426	10,991	46	27	30	24	1	1	1	5	5	4	...	...	...	...	...	...	...	...	

FAIRFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	Number of ballots rejected because envelope was marked.		No. of unsealed envelopes.	Number of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth tenders.	No. of ballots rejected because envelope was not sealed by booth tenders.	Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.			
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.		Gen.	Loc.			Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Bridgeport, ...	15,367	11,297	12,206	11,133	11,075	31	22	23	29	10	18	18	31	23	27								
Danbury, ...	4,886	4,084	4,084	4,068	4,012	8	4	5	2	1	1	1	2	2	1			1					
Bethel, ...	840	742	742	742	743			3													2		
Brookfield, ...	255	216	216	212	208			1															
Darien, ...	583	402	402	400	389	1																	
Easton, ...	214	194	194	194	194																		
Fairfield, ...	1,048	803	808	801	780	5		1	1														
Greenwich, ...	2,554	1,941	1,941	1,940	1,902		1	2	2				1	1	1						2		
Huntington, ...	1,133	890	796				1														1		
Monroe, ...	283	256	256	255			2																
New Canaan, ...	674	540	540	543		3		1															
New Fairfield, ...	165	160	160	161	159	2	2	1															
Newtown, ...	896	670	670	668	661	4	4																
Norwalk, ...	4,776	3,668	3,668	3,650	3,599	4		1	2		2												
Redding, ...	388	361	361	361	362		2																
Ridgefield, ...	607	521	521	521	521																		
Sherman, ...	163	153	153	153	152		1																
Stamford, ...	4,673	3,868	3,870	3,799	3,696	12	19	5	7	1	1	1	1	1	1					5	14		
Stratford, ...	841	643	643	643	571	1														2			
Trumbull, ...	346	298	298	295						2	2										1		
Weston, ...	216	178	178	175																			
Westport, ...	916	710	710	703	694	3	3	2	2														
Wilton, ...	395	326	326	326	327		1		1											1	1		
	42,169	32,919	33,826	31,744	30,130	69	60	45	46	14	19	15	35	27	30	1	1		7	16	8	3	

WINDHAM COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for gen'l reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being doubtful.			No. of envelopes bearing identifying marks or devices.	Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of envelopes not endorsed by booth-tenders.		No. of ballots rejected because not sent in by booth-tenders.		Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Windham,.....	2,046	1,707	1,710	1,696	1,684	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Putnam,.....	1,931	920	920	918	.....	1	.....	2	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ashford,.....	217	178	178	168	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brooklyn,.....	868	828	828	824	816	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canterbury,.....	258	225	225	224	221	6	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chaplin,.....	138	114	114	114	118	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eastford,.....	162	131	131	133	135	2	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hampton,.....	.....	188	188	182	186	.....	.....	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Killingly,.....	1,435	1,008	1,008	992	1,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Plainfield,.....	916	707	707	705	657	6	.....	3	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pomfret,.....	888	194	194	191	182	2	1	6	7	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scotland,.....	188	125	125	125	128	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sterling,.....	288	212	212	210	207	2	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Thompson,.....	678	512	512	500	498	2	8	8	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Woodstock,.....	458	226	226	226	222	2	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	8,636	6,710	6,718	6,663	5,657	26	14	18	21	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
												4	4	4	4					1	8	5	5

LITCHFIELD COUNTY.

TOWNS.	Whole No. names on registry list.	Whole No. checked as having voted.		No. envelopes found in the box for reception of votes.	No. of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of Number of rejected ballots because marked.		Number of envelopes not endorsed by booth-tenders.	No. of bal- lots re-jected because en-velope was not end'd by booth-tenders.		Number of ballots re-jected as unofficial.		Number of ballots re-jected for other causes.	
		Gen.	Local.		Gen.	Local.	Gen.	Local.	Gen.	Local.		Gen.	Local.	Gen.	Local.		
Litchfield,.....	796	677	677	677	681	649	4	2	1	1							
Winchester,.....	1,864	1,577	1,578	1,578	1,574	1,574	1		4	1				1			
New Milford,.....	1,249	1,118	1,118	1,118	1,111	1,111	1		2		1	1	1	1	1		
Barkhamsted,.....	224	190	190	190	188	186		2		2				1	1		
Bethlehem,.....	150	189	189	189	188	184			1	2							
Bridgewater,.....	157	187	187	187	187	184	4		1	1							
Canaan,.....	208	185	185	185	186	182	1	1			1	1	1				1
Colebrook,.....	167	140	140	140	141	140	2	1									2
Cornwall,.....	298	266	266	266	267	264	1	1		2							
Goshen,.....	198	164	164	164	160	164										1	2
Harwinton,.....	298	200	200	200	200	194			1	2	200					1	2
Kent,.....	298	260	260	260	253	241	2										
Morris,.....	154	185	185	185	183	181	1										
New Hartford,.....	499	426	426	426	417	426	1	1	3	8				1	1		
Norfolk,.....	398	355	355	355			2										
North Canaan,.....	441	369	369	369	369	369	2	2	2	2							
Plymouth,.....	638	507	507	507	504	477			3	1							
Roxbury,.....	208	174	174	174	174												
Salisbury,.....	681	585	585	585	540		2	8									
Sharon,.....	504	413	413	413	413	411	2										
Thomaston,.....	780	636	636	636	633	613	6	4									
Torrington,.....	2,730	2,264	2,264	2,264	2,257	2,160										1	1
Warren,.....	102	95	95	95	95	98	1	1	1	1							
Washington,.....	489	879	879	879	875	874	1	2						8	1	2	
Watertown,.....	608	884	884	884	879	866			1	2						1	1
Woodbury,.....	501	897	897	897	897	897	2	2									1
	14,555	12,128	12,128	12,128	11,712	10,790	86	21	20	19	1	1	1	5	4	4	10

MIDDLESEX COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for gen'l reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	Number of ballots rejected because envelope was marked.		No. of unsealed envelopes.	Number of ballots rejected because envelope was unsealed.		Number of envelopes not endorsed by booth-tenders.	No. of bal- lots re-jected because en-velope was not end'd by booth-tenders.		Number of ballots re-jected as unofficial.		Number of ballots re-jected for other causes.			
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.		Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.
Middletown, . . .	8,303	2,855	2,855	2,847	2,757	2	2	1	2															
Haddam, ...	500	438	438	435	434	2	1																	
Chatham, ...	634	570	570	568	568	1																2		
Chester, ...	820	268	268			1		2	8															
Clinton, ...	350	260	260	260									1	1	1							1		
Cromwell, ...	453	388	388	387	375				8															
Durham, ...	229	217	217	217	216																	1		
East Haddam, . . .	512	374	374	374	374	1	5															1		
Essex, ...	774	642	642	636	625	1			1															
Killingworth, . . .	133	113	113	115	110	2	1															1		
Middlefield, ...	185	151	151	151	148	2	1															2		
Old Saybrook, . . .	330	266	266	262	260	2																		
Portland, ...	804	702	702	698	695		2	1																
Saybrook, ...	895	804	804	804	284	2	1	1														1		
Westbrook, ...	223	142	142	185	135																			
	9,145	7,685	7,686	7,889	6,981	15	8	13	9				1	1	1						4	5		

[illegible]

TOWNS.

SUMMARY OF COUNTIES.

COUNTRIES.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for gen'l reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		No. of envelopes bearing identifying marks or devices.	Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		No. of envelopes not endorsed by booth-tenders.	No. of ballots rejected because envelope was not sealed by booth-tenders.		Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	
				Gen'l.	Local.	Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.		Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.		Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.	Gen. Loc.
Hartford,....	48,689	84,844	34,877	33,892	19,798	98	61	49	87	5	2	2	80	28	19	1	1....	11	8	20	19		
New Haven, ..	59,644	47,761	47,285	45,987	44,853	90	51	69	59	8	3	2	85	29	28	1,152	4	2	9	2	74	49	
New London,	19,491	14,959	15,049	14,426	10,991	46	27	30	24	1	1	1	5	5	4	..	.....	11	4	28	6		
Fairfield, ...	42,169	32,919	33,826	31,744	30,180	69	60	45	46	14	19	15	35	27	30	1	1....	7	16	8	8		
Windham, ...	8,636	6,710	6,718	6,663	5,657	26	14	18	21	.....	.....	.....	4	4	4	.....	.....	.....	1	3	5		
Litchfield, ...	14,555	12,122	12,128	11,712	10,790	86	21	20	19	1	1	1	5	4	4	202	2	2	7	8	8	10	
Middlesex,...	9,145	7,685	7,686	7,889	6,981	15	8	13	9	.....	.....	.....	1	1	1	1....	.....	.....	...	4	5		
Tolland, ...	5,643	4,580	4,580	4,590	4,532	26	5	8	8				1	1	1	353	1	1....	2		4		
	202,972	161,580	162,139	156,408	138,782	401	247	252	238	29	26	21	116	99	86	1,709	9	4	47	84	139	97	

SPECIAL — REPRESENTATIVE IN CONGRESS, THIRD DISTRICT, TO FILL VACANCY, NOV. 5, 1902.

NEW LONDON CO. TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for gen. ^l reception of votes.	Number of ballots found in such envelopes.		Number of ballots not counted for being double.		Number of ballots re- jected be- cause marked.		No. of envelopes bear- ing identifying marks or devices.	Number of ballots re- jected be- cause en- velope was marked.		Number of ballots re- jected be- cause en- velope was unsealed.		No. of envelopes not endorsed by booth- tenders.	No. of bal- lots re- jected be- cause en- velope was not end'd by booth- tenders.		Number of ballots re- jected as unofficial.		Number of ballots re- jected for other causes.
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	
New London,...	4,100	1,023	1,022	1,014									1	1						
Norwich,...	5,864	883	883	883														12		7
Bozrah,...	198	20	20	20																
Colchester,...	514	116	116	115																
East Lyme,...	496	144	144	133																
Franklin,...	140	18	18	18														8		
Griswold,...	740	259	259	258																
Groton,...	1,666	809	809	809														1		5
Lebanon,...	846	82	82	82																
Ledyard,...	247	20	20	20																
Lisbon,...	140	16	16																	
Lyme,...	197	43	43	43																
Montville,...	615	85	85	85																
No. Stonington,...	327	49	49	48																
Old Lyme,...	298	41	41	41																
Preston,...	362	84	84	84																
Salem,...	123	38	38	38																
Sprague,...	351	59	59												186					
Stonington,...	2,097	511	511	507																2
Voluntown,...	201	59	59	59																2
Waterford,...	669	37	37	37																
	19,691	8,845	8,845	8,744		2	1						1	1	186			16		16

REPRESENTATIVE IN CONGRESS, THIRD DISTRICT, TO FILL VACANCY, NOV. 5, 1902.

WINDHAM CO. TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	No. of envelopes found in the box for gen'l reception of votes.	Number of ballots found in such envelopes		Number of ballots not counted for being double.		Number of ballots re- jected be- cause marked.		No. of envelopes bearing identifying marks or devices.	Number of ballots re- jected be- cause en- velope was marked.		No. of unsealed envelopes.		Number of ballots re- jected be- cause en- velope was unsealed.		No. of envelopes not endorsed by booth- tenders.		No. of bal- lots rejected because en- velope was not end'd by booth- tenders.		Number of ballots re- jected as unofficial.		Number of ballots re- jected for other causes.
				Gen.	Local.	Gen.	Loc.	Gen.	Loc.		Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.	Gen.	Loc.			
Windham.....	2,046	288	288	288	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	.....	.....	.....	.....	.....
Putnam,.....	1,221	308	308	306	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ashford,.....	217	40	40	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Brooklyn,.....	868	90	90	90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canterbury,...	258	34	34	34	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chaplin,.....	128	31	31	31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Eastford,.....	162	33	33	33	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hampton,.....	184	40	40	40	.....	.....	6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Killingly,.....	1,485	346	346	348	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Plainfield,* .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pomfret,.....	898	41	41	41	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scotland,.....	188	57	57	57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sterling,.....	288	25	25	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Thompson,....	678	140	140	140	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Woodstock,....	458	86	86	86	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	7,904	1,559	1,559	1,419	.....	.....	9	.....	8	.....	.....	.....	.....	.....	.....	.....	.....	2	.....	.....	.....	.....	.....

* Not returned.



State of Connecticut
PUBLIC DOCUMENT No. 10

REPORT
OF
THE TREASURER

TO
His Excellency the Governor

NOVEMBER 1, 1902

FOR THE
FISCAL YEAR ENDED SEPTEMBER 30, 1902

Hartford Press:
THE CASE, LOCKWOOD & BRAINARD COMPANY
1902



State of Connecticut.

TREASURER'S REPORT.

STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, Nov. 1, 1902.

To His Excellency,

GEORGE P. McLEAN,

Governor:

SIR:—As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1902; also a statement of appropriations made for the two years ending September 30, 1901.

CIVIL LIST ACCOUNT.

Balance of cash on hand, October 1, 1901, . . .	\$ 410,273.24
Revenue receipts from all sources during the year, . . .	3,275,112.23
	\$3,685,385.47

Specific receipts were as follows :

School Fund Interest transferred, ...	\$110,524.21
Avails of Courts, ...	52,115.10
Commissioners of Pharmacy, ...	187.00
Commissioners of Shell Fisheries, ...	9,242.56
Comptroller (Statutes Sold), ...	878.00
Corporate Franchise Tax, ...	2,250.00
Corporation Capital Fee, ...	22,435.50
Escheated Estates, ...	397.44
Express Companies, Tax on, ...	11,446.98
Fees from Executive Secretary, ...	336.00
Fees from Secretary's Office, ...	11,515.56
Inheritance Tax, ...	335,734.96
Insurance Commissioner, Receipts of, ...	108,666.16
Interest Account, ...	31,611.70
Investments, Tax on, ...	147,641.88
Itinerant Venders' License Fees, ...	300.00
Military Commutation Tax, ...	155,278.10
Miscellaneous Receipts, ...	49,338.37
Mutual Fire Insurance Companies, Tax on, ...	12,069.01
Mutual Life Insurance Companies, Tax on, ...	310,402.98
National Aid to State Homes, D. V. S., ...	51,960.38
Non-Resident Stock Tax, ...	141,131.35
Railroads, Steam, Tax on, ...	984,918.37
Railroads, Street, Tax on, ...	238,922.50
Rolling Stock Companies, Tax on, ...	130.55
Salaries of the Bank Commissioners, ...	6,700.45
Salary of the Building and Loan Commissioner, ...	844.83
Salaries of the Railroad Commissioners, ...	12,804.07
Savings Banks, Tax on, ...	445,721.77
Telegraph and Telephone Companies, Tax on, ...	19,606.45
	\$3,275,112.23

TREASURER'S REPORT, 1902.

5

Payments were as follows :

Civil List Orders, ...	\$2,569,284.69
Interest on State Bonds, ...	65,360.38
Interest on Agricultural College Fund in treasury, .	134.10
Interest on Principal of School Fund in treasury, .	317.46
Interest on Interest of School Fund in treasury, .	982.02
Interest on Town Deposit Fund, ...	131.62
State Bonds Purchased, ...	468,000.00
Premium on State Bonds Purchased, ...	9,477.30
	\$3,113,687.57

Balance in treasury to the credit of civil list, Octo-

ber 1, 1902, ...	571,697.90
	\$3,685,385.47

GENERAL AND SPECIAL ACCOUNTS.

Balance to credit of all accounts, October 1, 1901, .	\$557,046.52
Receipts from all sources for fiscal year ending Sep-	
tember 30, 1901, ...	4,297,540.23
	\$4,854,586.75
Deduct payments for all purposes, ...	4,174,188.79
	\$680,397.96

STATE DEBT.

The funded debt of the State, September 30, 1902,

was, ...	\$1,663,100.00
Less cash in the treasury to credit of civil list funds,	571,697.90
Total State debt, less civil list funds, ...	\$1,091,402.10

SUNDRY MATTERS.

TAX ON NONRESIDENT STOCK.

The suit against the Travelers Insurance Company was won by the Attorney-General, and the taxes due from that company on its nonresident stockholders for the years 1898, 1899, and 1900, amounting to twenty-five thousand two hundred and ninety dollars (\$25,290), have been received, as also interest on the taxes, amounting to three thousand eight hundred and twenty dollars and sixty-two cents (\$3,820.62).

STATE BONDS PURCHASED.

I have purchased and canceled during this fiscal year four hundred and sixty-eight thousand dollars (\$468,000) State bonds. Of these, one hundred and sixty thousand were three and a half per cent. bonds, due January 1, 1903, and three hundred and eight thousand three per cent. bonds, maturing in 1910. This leaves three hundred and thirty-five thousand of the three and a half per cent. bonds and one million three hundred and twenty-eight thousand three per cent. bonds outstanding. These purchases and the bonds coming due in January will use all State funds available for such purpose in the current year, as I believe, so that the next report from this department will not probably show as large a reduction in the State debt as this one does.

THE YEAR'S BUSINESS.

The year past has been remarkably successful for the State treasury. As taxes are generally collected on the percentage principle, it follows that increased valuations mean larger receipts, and the valuations during the year have been very high. The civil list funds at the close of the year amounted to one hundred and sixty-one thousand four hundred and twenty-four

dollars and sixty-six cents more than for the previous year; and as State bonds amounting to four hundred and sixty-eight thousand dollars had been purchased and canceled during the year, the betterment for the year is six hundred and twenty-nine thousand four hundred and twenty-four dollars and sixty-six cents. It is not expected that values will remain for long at the high rates prevalent during the year, and consequently another equally prosperous year is not anticipated.

Respectfully submitted,

HENRY H. GALLUP,

Treasurer.

TREASURER'S REPORT, 1902.

STATE OF CONNECTICUT.

STATEMENT OF THE FUNDED DEBT, SEPTEMBER 30, 1902.

NOT SUBJECT TO TAXATION.

AUTHORIZING ACTS.	Principal Payable in Hartford.	Interest Payable Semi-Annually.	Amount Outstanding.
July 14 and 21, 1865, ...	October 1, 1885, ...	Interest ceased October 1, 1885, ...	\$100
March 19, 1882, ...	January 1, 1903, ...	January and July, 34 per cent., ...	835,000
March 10, April 22 and 28, 1885, ...	October 1, 1910, ...	April and October, 8 per cent., ...	1,828,000
Total, .....	.....	.....	\$1,663,100

GENERAL REVENUE.

MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Andover.....	86	\$64.80
Ansonia.....	1,416	2,548.80
Ashford.....	90	162.00
Avon.....	114	205.20
Barkhamsted.....	91	168.80
Beacon Falls.....	71	142.00
Berlin.....	292	525.60
Bethany.....	70	126.00
Bethel.....	820	576.00
Bethlehem.....	86	64.60
Bloomfield.....	127	228.60
Bolton.....	54	97.20
Bozrah.....	105	189.00
Branford.....	458	824.40
Bridgeport.....	7,647	18,764.60
Bridgewater.....	72	132.00
Bristol.....	610	1,098.00
Brookfield.....	78	181.40
Brooklyn.....	172	309.60
Burlington.....	128	221.40
Canaan.....	93	176.70
Canterbury.....	109	196.20
Canton.....	312	561.60
Chaplin.....	58	106.00
Chatham.....	214	385.20
Cheshire.....	184	332.00
Chester.....	144	260.00
Clinton.....	128	240.00
Colchester.....	175	315.00
Colebrook.....	66	118.80
Columbia.....	68	122.40
Cornwall.....	180	234.00
Coventry.....	180	324.00
Cromwell.....	211	379.80
Danbury.....	1,426	2,566.80
Darien.....	246	442.80
Derby.....	720	1,296.00
Durham.....	105	189.00
Eastford.....	58	104.40
East Granby.....	78	140.40
East Haddam.....	248	438.00
East Hartford.....	390	702.00
Amounts forward.....	17,815	\$31,206.30

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Amounts forward,.....	17,315	\$31,206.30
East Haven,.....	72	129.60
East Lyme,.....	178	311.40
Easton,.....	60	108.00
East Windsor,.....	288	519.00
Ellington,.....	194	349.20
Enfield,.....	659	1,186.20
Essex,.....	256	476.00
Fairfield,.....	285	513.00
Farmington,.....	307	552.60
Franklin,.....	68	130.00
Glastonbury,.....	421	757.80
Goshen,.....	116	208.80
Granby,.....	162	302.00
Greenwich,.....	1,211	2,179.80
Griswold,.....	383	689.40
Groton,.....	416	748.80
Guilford,.....	167	300.60
Haddam,.....	194	349.20
Hamden,.....	376	676.80
Hampton,.....	73	134.00
Hartford,.....	7,933	14,279.40
Hartland,.....	54	98.00
Harwinton,.....	107	192.60
Hebron,.....	86	154.80
Huntington,.....	594	1,069.20
Kent,.....	111	199.80
Killingly,.....	685	1,233.00
Killingworth,.....	48	90.00
Lebanon,.....	158	285.00
Ledyard,.....	144	259.20
Lisbon,.....	53	95.40
Litchfield,.....	340	612.00
Lyme,.....	73	131.40
Madison,.....	121	224.00
Manchester,.....	944	1,699.20
Mansfield,.....	239	430.20
Marlborough,.....	31	58.00
Meriden,.....	3,188	5,738.40
Middlebury,.....	84	151.20
Middlefield,.....	86	154.80
Middletown,.....	1,044	1,879.20
Milford,.....	293	523.00
Amounts forward,.....	39,612	\$71,391.30

GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Amounts forward.	39,612	\$71,391.30
Monroe, ...	74	133.20
Montville, ...	316	569 00
Morris, ...	65	118.00
Naugatuck, ...	1,460	2,628.00
New Britain, ...	2,463	4,433 40
New Canaan, ...	199	358 20
New Fairfield, ...	47	84.60
New Hartford, ...	246	442 80
New Haven, ...	13,330	24,084.00
Newington, ...	95	171.00
New London, ...	1,391	2,503 80
New Milford, ...	374	673.20
Newtown, ...	312	561.60
Norfolk, ...	185	333.00
North Branford, ...	79	144.00
North Canaan, ...	225	405.00
North Haven, ...	247	450 00
North Stonington, ...	135	243.00
Norwalk, ...	1,423	2,561.40
Norwich, ...	1,715	3,087.00
Old Lyme, ...	88	158 40
Old Saybrook, ...	125	225.00
Orange, ...	678	1,220.40
Oxford, ...	98	176.40
Plainfield, ...	436	784.80
Plainville, ...	205	369.00
Plymouth, ...	343	617.40
Pomfret, ...	167	300.60
Portland, ...	238	428 40
Preston, ...	204	367.20
Prospect, ...	32	57.60
Putnam, ...	473	851.40
Redding, ...	96	172.80
Ridgefield, ...	198	356 40
Rocky Hill, ...	125	225.00
Roxbury, ...	77	142 00
Salem, ...	44	79 20
Salisbury, ...	318	572.40
Saybrook, ...	177	318.60
Scotland, ...	61	110.00
Seymour, ...	248	446 40
Sharon, ...	171	307.80
Sherman, ...	56	102.00

Amounts forward, ...	68,701	\$123,764.70
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GENERAL REVENUE—CONTINUED.

MILITARY COMMUTATION TAX.

TOWNS.	Persons.	Tax.
Amounts forward.....	68,701	\$123,764.70
Simsbury,.....	155	279.00
Somers,.....	169	304.20
Southbury,.....	137	246.60
Southington,.....	656	1,180.80
South Windsor,.....	263	473.40
Sprague,.....	116	232.00
Stafford,.....	406	731.00
Stamford,.....	1,396	2,512.80
Sterling,.....	152	273.60
Stonington,.....	727	1,308.60
Stratford,.....	284	511.20
Suffield,.....	292	525.60
Thomaston,.....	308	554.40
Thompson,.....	396	720.00
Tolland,.....	67	120.60
Torrington,.....	1,093	1,967.40
Trumbull,.....	142	255.60
Union,.....	38	68.40
Vernon,.....	852	1,533.60
Voluntown,.....	72	129.60
Wallingford,.....	965	1,737.00
Warren,.....	84	61.20
Washington,.....	168	302.40
Waterbury,.....	4,112	7,401.60
Waterford,.....	191	344.00
Watertown,.....	228	410.40
Westbrook,.....	89	160.20
West Hartford,.....	175	317.00
Weston,.....	87	157.00
Westport,.....	241	433.80
Wethersfield,.....	97	174.60
Willington,.....	91	168.00
Wilton,.....	156	282.00
Winchester,.....	854	1,560.00
Windham,.....	992	1,785.60
Windsor,.....	403	725.40
Windsor Locks,.....	360	648.00
Wolcott,.....	55	99.00
Woodbridge,.....	88	168.00
Woodbury,.....	153	275.40
Woodstock,.....	208	374.00
Totals,.....	86,169	\$155,278.10

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{3}{4}$ of 1 per cent.
Farmington Valley Mutual Fire Insurance Co.,....	Farmington,	\$11,880.65	\$5,802.15	\$48.52
Greenwich M. Fire Ins. Co.,	Greenwich,...	18,885.68	5,855.68	48.92
Hartf'd Co. " "	Hartford,...	800,000.00	658,600.00	4,989.50
Hartf'd Co. Tobacco Growers' Mut. Ins. Co.,.....	Windsor,....	2,611.85	2,611.85	19.59
Harwinton M. Fire Ins. Co.,	Harwinton,.	14,742.21	114.74	.86
Litchfield " "	Litchfield,...	114,080.72	113,784.05	858.01
Madison " "	Madison,....	48,292.96	8,119.96	60.90
Middlesex Mu. Assur. Co.,	Middletown,	870,419.96	552,644.61	4,144.88
Mu. Assur. Co. of Norwich,	Norwich,...	14,091.88	14,091.88	105.69
New London Co. Mutual Fire Insurance Co.,.....	Norwich,...	198,921.97	198,921.97	1,454.42
Patrons M. Fire Ins. Co.,...	Hartford,...	3,810.80	2,768.80	20.76
Rockville " "	Rockville,...	26,706.72	12,167.12	91.25
Tolland Co. " "	Tolland,....	74,692.14	7,809.95	54.82
Windham Co. M. Fire Ins. Co.,.....	Brooklyn,...	319,244.20	31,458.85	235.94
Total,.....				\$12,069.01

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax of $\frac{1}{4}$ of 1 per cent.
Etna Life Ins. Co.,...	Hartford,	\$59,666,974.57	\$48,219,770.57	\$120,549.43
Conn. Gen. Life Ins. Co., ...	"	3,989,818.42	1,092,278.12	2,730.68
Conn. Mutual Life Ins. Co.,.....	"	64,024,344.09	61,468,425.40	153,671.06
Phoenix Mutual Life Ins. Co.,.....	"	14,013,183.96	18,380,724.96	83,451.81
Total,.....				\$310,402.98

TAX ON SAVINGS BANKS.

NAME OF BANK.	Amount Taxed.	Tax.
Berlin Savings Bank, Kensington,....	\$215,198.66	\$587.98
Branford "	122,808.82	805.77
Bridgeport "	4,566,862.81	11,417.16
Bristol "	1,979,742.58	4,949.36
Brooklyn "	1,005,408.79	2,513.52
Burritt " New Britain,...	477,641.86	1,194.10
Canaan "	99,041.00	247.60
Chelsea " Norwich,.....	6,684,108.85	16,710.26
Chester "	216,377.26	540.94
Citizens " Stamford,.....	2,430,344.82	6,075.96
City " Bridgeport,....	4,080,955.50	10,202.89
City " Meriden,.....	2,105,140.98	5,262.85
Colchester "	86,110.87	90.28
Collinsville Savings Society,.....	660,115.17	1,650.28
Connecticut Sav. Bk., New Haven,....	8,128,487.29	20,321.09
Deep River "	1,489,258.15	3,723.14
Derby "	2,937,640.66	7,344.60
Dime " Cromwell,...	97,780.81	244.45
Dime " Hartford,.....	1,556,846.51	3,890.86
Dime " Norwich,.....	2,373,888.69	5,984.72
Dime " Wallingford,....	553,991.85	1,384.98
Dime " Waterbury,....	3,406,165.15	8,515.41
Essex "	572,781.55	1,427.45
Fairfield Co. " Norwalk,.....	798,184.23	1,995.46
Falls Village "	488,791.63	1,209.46
Far. & Mech. " Middletown,...	2,425,679.75	6,064.20
Farlington "	3,748,745.11	9,371.86
Freestone " Portland,.....	818,619.02	796.54
Greenwich "	297,886.95	744.71
Groton "	844,500.64	2,111.25
Guilford "	186,354.81	465.88
Jewett City "	758,658.50	1,896.64
Litchfield Savings Society,.....	1,204,705.33	3,011.76
Mariners Sav. Bank, New London, ..	2,409,388.21	6,023.47
Mechanics " Hartford,.....	5,265,214.89	13,163.04
Mechanics " Winsted,.....	1,122,333.87	2,805.84
Mech. & Far. " Bridgeport,....	2,297,889.48	5,744.72
Meriden "	3,631,171.72	9,202.92
Middletown "	6,938,981.00	17,347.46
Milford "	192,604.77	481.51
Moodus "	239,411.15	598.53
National " New Haven,....	2,890,504.00	5,976.26
Naugatuck "	988,708.91	2,471.77
Amounts forward,.....	\$32,889,166.50	\$205,968.33

TAX ON SAVINGS BANKS—CONTINUED.

NAME OF BANK.	Amount Taxed.	Tax.
Amounts forward,.....	\$82,389,166.50	\$205,968.33
New Canaan Savings Bank,.....	394.62	.99
New Haven ".....	10,988,100.61	27,470.25
New Milford ".....	1,308,685.93	3,271.72
Newtown ".....	599,261.79	1,398.15
Norfolk ".....	116,877.20	292.19
Norwalk Savings Society,.....	2,458,446.94	6,148.11
Norwich ".....	13,566,953.82	33,917.38
People's Savings Bank, Bridgeport,...	3,164,909.50	7,912.27
People's " Pawcatuck,....	46,712.70	116.78
People's " Rockville,....	886,454.00	967.14
Putnam ".....	2,068,125.00	5,170.81
Ridgefield ".....	837,659.03	969.15
Salisbury Savings Society, Lakeville,.	671,801.33	1,679.50
Savings Bank of Ansonia,.....	1,620,656.89	4,051.64
Savings Bank of Danbury,.....	2,918,462.29	7,296.16
Savings Bank of New Britain,.....	3,889,816.80	9,724.54
Savings Bank of New London,.....	6,686,578.04	16,716.49
Savings Bank of Rockville,....	1,671,817.22	4,179.54
Savings Bank of Stafford Springs,....	249,750.04	624.88
Savings Bank of Tolland,.....	160,955.48	402.89
Shelton Savings Bank,.....	83,392.13	208.48
Society for Savings, Hartford,.....	20,954,418.10	52,886.04
Southington Savings Bank,.....	1,067,284.10	2,668.08
South Norwalk ".....	986,025.54	2,465.06
Southport Savings Bank,.....	718,886.81	1,797.23
Stafford " Stafford Springs,....	569,951.24	1,424.88
Stamford ".....	3,155,547.59	7,868.86
State " Hartford,....	4,236,266.85	10,590.67
Stonington ".....	336,773.63	841.93
Suffield ".....	177,452.82	443.63
Thomaston ".....	520,785.84	1,301.96
Thompson " Putnam,.....	195,992.47	488.98
Torrington ".....	1,092,012.69	2,780.04
Union " Danbury,....	1,296,142.84	3,240.36
Waterbury ".....	4,897,988.18	10,994.97
Watertown ".....	175,058.58	437.63
Westport ".....	68,198.74	170.50
West Side " Waterbury,....	333,889.44	834.72
Willimantic Savings Institute,.....	295,159.42	737.90
Windham Co. Sav. Bank, Danielson,.	553,474.81	1,388.68
Windsor Locks Savings Bank,.....	86,212.38	215.53
Winsted Savings Bank,.....	1,539,916.85	3,849.79
Woodbury ".....	138,181.20	345.45
Total, ...	\$178,330,541.48	\$445,721.77

TAX ON RAILROADS, STEAM.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
B. & N. Y. Air Line R. R. Co.,.....	New Haven,...	\$14,771.26
Colchester R. R. Co.,.....	New Haven,...	250.00
Danbury & Norwalk R. R. Co.,.....	New Haven,...	7,968.08
Hartford & Conn. Western R. R. Co.,....	Hartford,.....	13,234.86
Middletown, Meriden & Waterbury R. R. Co.	New Haven,...	150.00
Naugatuck R. R. Co.,.....	New Haven,...	23,295.48
New England R. R. Co.,.....	Boston,.....	79,472.92
New Haven & Derby R. R. Co.,.....	New Haven,...	5,845.58
New Haven & Northampton Co.,.....	New Haven,...	7,777.22
New London Northern R. R. Co.,.....	New London, ..	20,516.62
N. Y., New Haven & Hartford R. R. Co.,	New Haven,...	760,656.51
Norwich & Worcester R. R. Co.,.....	Boston,.....	50,081.63
Rockville R. R. Co.,.....	Rockville,.....	575.88
South Manchester R. R. Co.,.....	So. Manchester,	372.38
Total, .....	.....	\$984,918.37

TAX ON RAILROADS, STREET.

NAME OF RAILROAD.	Location of Office.	Amount of Tax.
Branford Light & Water Co., R. R. Dept.,	Branford, ...	\$1,711.45
Bristol & Plainville Tramway Co., ...	Bristol, ...	1,687.00
Conn. Railway & Lighting Co. for—		
Bridgeport Traction Co., ...	Bridgeport, ...	88,387.98
Derby Street Railway Co., ...		
Milford Street Railway Co., ...		
New Britain Dist., ...		
Norwalk Dist., ...		
Norwalk Tramway Co., ...		
Shelton Street Railway Co., ...		
Waterbury Dist., ...		
Westport & Saugatuck St. Railway,		
Danbury & Bethel Street Railway Co., ...	Danbury, ...	8,024.00
E. Hartford & Glastonbury Street R. R. Co.,	Hartford, ...	2,000.00
Fair Haven & Westville R. R. Co., ...	New Haven, ...	48,295.87
Farmington Street Railway Co., ...	Hartford, ...	764.88
Hartford & Springfield Street Railway Co.,	Hartford, ...	2,042.80
Hartford Street Railway Co., ...	Hartford, ...	36,841.76
Hartford, Man. & Rockville Tram. Co., ...	So. Manchester, ..	3,977.72
Manufacturers' R. R. Co., ...	New Haven, ...	220.00
Meriden Electric Railway Co., ...	New Haven, ...	6,372.95
Meriden, South. & Compounce Tram. Co.,	Meriden, ...	2,385.98
Middletown Street Railway Co., ...	Middletown, ...	1,584.62
Montville Street Railway Co., ...	Norwich, ...	4,625.00
New London Street Railway Co., ...	New London, ...	3,367.00
Norwich Street Railway Co., ...	Norwich, ...	4,890.00
Newington Tramway Co., ...	Hartford, ...	.08
People's Tramway Co., ...	Putnam, ...	5,596.77
S. Man. Light, Power & Tramway Co., ...	So. Manchester, ..	100.00
Stamford Street Railway Co., ...	New Haven, ...	2,125.17
Torrington & Win. Street Railway Co., ...	Winsted, ...	1,915.00
West Shore Railway Co., ...	West Haven, ...	940.00
Winchester Ave. R. R. Co., ...	West Haven, ...	15,997.52
Total, ...		\$238,702.50
Manufacturers' R. R. Co., Tax of 1900, ...	New Haven, ...	220.00
Total, ...		\$238,922.50

INHERITANCE TAX.

NAME OF ESTATE.	Location.	Tax.
Elisha N. Ackley,.....	East Lyme,.....	\$186.60
Cornelia C. Adams,.....	New Haven,.....	1,076.54
Isabella S. Adams,.....	Windham,.....	66.28
Henry J. Allen,.....	Torrington,.....	230.87
Willson Allyn,.....	Groton,.....	6.48
Olive B. Alton,.....	Putnam,.....	171.75
Frederick Sanford Atwater,.....	New Haven,.....	357.87
Charles Alvord,.....	Torrington,.....	2,825.78
Julia A. Alvord,.....	Bridgeport,.....	88.86
Thomas Anderson,.....	Clinton,.....	22.55
Leonard R. Andrews,.....	New Haven,.....	41.41
Julius Attwood,.....	East Haddam,.....	76.68
Edwin Ayer,.....	Old Saybrook,.....	30.52
Mary A. Babcock,.....	North Stonington,.....	53.98
Andrew J. Bacon,.....	Hartford,.....	9.85
Adah A. Backus,.....	Eastford,.....	770.06
Marrietta Bailey,.....	New Haven,.....	775.97
Flora C. Baldwin,.....	Meriden,.....	19.51
Alpheus G. Baker,.....	Washington,.....	25.95
Reginald B. Bancroft,.....	Berlin,.....	44.62
Horace Barbour,.....	East Windsor,.....	625.00
Edwin Barnett,.....	New Haven,.....	1,594.36
Prescott Bartlett,.....	Putnam,.....	17.44
Elijah C. Barton,.....	Chatham,.....	41.50
Lyman Bassett,.....	New Haven,.....	446.91
Michael Batters,.....	Torrington,.....	286.46
James G. Batterson,.....	Hartford,.....	2,476.98
Emily H. M. Bauer,.....	Berlin,.....	6.72
Mary A. Beach,.....	Stratford,.....	5.86
Samuel B. Beach,.....	Bridgeport,.....	949.50
Elliott Beardsley,.....	Roxbury,.....	180.69
Frederick J. Beardsley,.....	Stratford,.....	175.00
Hezekiah B. Beardsley,.....	Milford,.....	110.83
Elizabeth T. G. Belden,.....	Thomaston,.....	96.41
Delia M. Bell,.....	Chatham,.....	200.43
Mary A. Bennett,.....	New Haven,.....	198.38
Sarah M. Bennett,.....	New Milford,.....	27.29
John D. Bentley,.....	Windham,.....	14.55
P. Mills Bevin,.....	Chatham,.....	75.25
Julia A. Billings,.....	Bridgeport,.....	418.02
Amount forward,.....		\$14,828 21

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE	Location.	Tax.
Amount forward,.....		\$14,828.21
Edward N. Bishop,.....	Bridgeport,.....	68.75
George W. Birge,.....	Bristol,.....	69.10
Anson H. Blakeman,.....	Stratford,.....	50.00
Alfred E. Blakalee,.....	New Haven,.....	1,371.25
Nathan Blickensderfer,.....	Stamford,.....	47.54
Thaddeus H. Blood,.....	Bridgeport,.....	2.55
Margaret Blythe,.....	Hartford,.....	2,661.48
Grace J. Booth,.....	New Haven,.....	58.47
William M. Booth,.....	Meriden,.....	83.18
Curtis L. Bostwick,.....	Newtown,.....	1,730.82
Elizabeth J. Bostwick,.....	New Haven,.....	49.50
Henry H. Babcock,.....	New Haven,.....	84.98
William Bostwick,.....	New Milford,.....	2,114.95
Mary Louise Bradley,.....	New Haven,.....	1,175.06
Mary W. Bradley,.....	Southington,.....	418.27
Cornelia Brady,.....	Stamford,.....	76.88
Lucius Briggs,.....	Norwich,.....	1,751.51
William B. Bristol,.....	Derby,.....	256.25
Lewis Brinsmade,.....	Bridgeport,.....	109.15
Nathaniel C. Brockway,.....	New Haven,.....	2,281.75
John W. Brooks,.....	Torrington,.....	550.33
Isaac E. Brown,.....	New Haven,.....	422.59
Israel F. Brown,.....	New London,.....	71.53
Martha D. Brown,.....	New Haven,.....	.11
Lucretia P. Buckingham,.....	Milford,.....	2.51
Eliza A. Buckley,.....	Fairfield,.....	7,390.89
Eliza W. Burdick,.....	Hartford,.....	48.30
F. M. Bunce,.....	Hartford,.....	167.12
Geo. T. Bushnell,.....	Derby,.....	29.50
Anna M. Bryce,.....	New Haven,.....	31.34
Henry C. Burgess,.....	Hartford,.....	319.78
Austin Burnham,.....	East Hartford,.....	22.66
James M. Cadwell,.....	Hartford,.....	417.35
Frederick S. Calhoun,.....	New Haven,.....	78.34
James Cain,.....	Suffield,.....	102.00
James L. G. Cannon,.....	Norwalk,.....	9.75
Dan S. Carter,.....	Thomaston,.....	67.35
L. W. Case,.....	Winchester,.....	22.48
Sophronia Catlin,.....	Winchester,.....	172.07
Hattie Louise Chamberlain,.....	New Haven,.....	111.75
Amount forward,.....		\$39,271.90

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$39,271.90
Delia P. Chapin,.....	Hartford,.....	143.84
Frederick H. Chapin,.....	Hartford,.....	53.83
Charles W. Chapman,.....	Stonington,.....	57.91
Braddock M. Chester,.....	Groton,.....	200.82
Jonathan W. Clark,.....	Haddam,.....	850.97
Myron N. Clark,.....	Salisbury,.....	9.08
Susan C. Colburn,.....	New Haven,.....	785.07
Richard Colburn,.....	Norwich,.....	2,657.15
Christopher F. Collins,.....	Middletown,.....	53.87
Henry L. Colt,.....	Winchester,.....	674.14
Herbert R. Coffin,.....	Hartford,.....	2,311.12
Charles A. Converse,.....	Norwich,.....	2,437.99
Josiah Converse,.....	Stafford,.....	3,462.23
Elizabeth C. Cone,.....	East Haddam,.....	14.96
Sophia A. Cornwall,.....	Bridgeport,.....	.89
Charles Coupland,.....	Derby,.....	34.38
Edward Cowles,.....	Woodbury,.....	480.80
Lawrence Crean,.....	Berlin,.....	63.03
Delight Crouch,.....	Ledyard,.....	4.53
Chas. H. Curtiss,.....	Litchfield,.....	85.33
Leman W. Cutler,.....	Watertown,.....	537.59
Robert Davidson,.....	Watertown,.....	7.74
Nicholas Dillon,.....	Hartford,.....	119.66
Martin D'Arsey,.....	Enfield,.....	39.46
Sarah Maria Denison,.....	New Haven,.....	862.96
Mary Donnelly,.....	Hartford,.....	28.74
Elizabeth Donovan,.....	Hartford,.....	87.54
Beach J. Downs,.....	Oxford,.....	4.49
Henrietta Downing,.....	Hartford,.....	109.52
Robert J. Drakeley,.....	Woodbury,.....	38.09
Alfred Driggs,.....	Ellington,.....	24.79
Emily P. Dudley,.....	Winchester,.....	1,923.49
Louise M. Duncomb,.....	Bridgeport,.....	77.93
Elizabeth S. Eaton,.....	New Haven,.....	1,516.97
Henry Eaton,.....	New Haven,.....	32.12
I. Lester Eaton,.....	Chaplin,.....	1,080.28
Lewis Elliott,.....	New Haven,.....	201.17
Frances B. Elliott,.....	Waterbury,.....	3,812.14
Erastus W. Ellsworth,.....	East Windsor,.....	242.73
Francis E. F. Emily,.....	East Haddam,.....	83.20
Amount forward,.....		\$63,893.25

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$63,893.25
Edwin H. English.....	New Haven.....	256.13
Willard F. Ensign.....	New Haven.....	160.94
Geo. Fairchild.....	Westport.....	70.95
John M. Fairfield.....	Hartford.....	76.19
Maurice Farrell.....	Hartford.....	22.75
Elias B. Farnham.....	Hartford.....	25.85
Henry N. Fenton.....	Danbury.....	70.64
Angeline E. Ferris.....	Brookfield.....	2,102.07
James D. Fenton.....	Stafford.....	34.95
Sarah B. Field.....	Waterbury.....	435.03
Gilbert B. Filley.....	East Windsor.....	908.15
Emily G. Fitch.....	New Haven.....	885.76
Lucius Fitts.....	Putnam.....	625.70
Harrison Flint.....	Danbury.....	596.77
Charles L. Floto.....	Meriden.....	105.19
Sarah Johnson Forsey.....	Derby.....	12.00
Lumon Foote.....	Canaan.....	665.25
Harry Philip Foster.....	Hartford.....	12.92
Frederick K. Fox.....	Hartford.....	73.60
Clara French.....	New Haven.....	6.20
Andrew S. Frink.....	Norwich.....	323.23
Nabby A. Frink.....	Norwich.....	29.43
Nancy A. Frink.....	Norwich.....	144.25
Levi D. Frost.....	Southington.....	193.00
Henry Gardiner.....	Bridgeport.....	188.45
Henry Gaylord.....	Cheshire.....	927.20
Lydia Gaylord.....	Hartford.....	3,116.67
Henry Geeley.....	Hartford.....	8.18
Walter H. Glover.....	Newtown.....	86.63
Frederick A. Gilbert.....	New Haven.....	170.97
Warren N. Goddard.....	Litchfield.....	8,026.85
George M. Grant.....	New Haven.....	2,189.43
Marquis Green.....	Putnam.....	427.46
Julia A. Gridley.....	Farmington.....	31.68
Mary E. Gridley.....	Bristol.....	1,308.81
Harriet J. Guilford.....	Cheshire.....	10.70
Henry T. Hall.....	Chatham.....	10.68
Jennet Hall.....	Wallingford.....	32.57
Rufus Hall.....	Meriden.....	66.24
Amount forward.....		\$82,823.42

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$82,828.49
Samuel Halper,.....	Derby,.....	178.05
David B. Hamilton,.....	Waterbury,.....	794.00
John P. Hamilton,.....	Stamford,.....	1,030.93
Thorwald F. Hammer,.....	Branford,.....	534.14
Julius S. Hanover,.....	Bridgeport,.....	13.25
Edwin Harwood,.....	New Haven,.....	38.62
Marion DeKay Harwood,.....	New Haven,.....	170.00
Charles E. Hatch,.....	New Milford,.....	8.22
Edgar W. Hawley,.....	Bridgeport,.....	107.34
Emiline D. Hawley,.....	Stamford,.....	1,568.67
Frank Hawkins,.....	New London,.....	31.76
Marcus C. Hawley,.....	Newtown,.....	16.67
John W. Hendrie,.....	Greenwich,.....	9,379.90
John R. Henshaw,.....	New Haven,.....	46.17
Alfred T. Heyn,.....	Greenwich,.....	327.88
Abigail Highmore,.....	Branford,.....	126.87
Arthur B. Hill,.....	Norwalk,.....	123.79
Edward E. Hill,.....	Plainville,.....	38.69
Adeline Moseman Hine,.....	Stamford,.....	4,514.12
Catharine N. Hine,.....	New Milford,.....	17.90
James Hine,.....	New Milford,.....	84.90
Charles J. Hoadly,.....	Hartford,.....	7,266.62
James H. Hoadley,.....	Hartford,.....	234.55
Preston H. Hodges,.....	Stratford,.....	39.40
Isaac D. Holmes,.....	Stonington,.....	280.17
Henrietta E. Hooker,.....	New Haven,.....	862.00
John Hooker,.....	Hartford,.....	282.59
Mary D. Houston,.....	Norwich,.....	150.67
Anna E. Hubbard,.....	Middletown,.....	132.04
Charlotte R. Hubbard,.....	Middletown,.....	5,819.82
Oliver P. Hubbard,.....	New Haven,.....	34.54
William L. Hubbell,.....	Bridgeport,.....	420.50
George O. Hull,.....	Hartford,.....	199.90
James M. Hunt,.....	Guilford,.....	9.12
John Hutchinson,.....	Branford,.....	55.11
Jessie A. Hyde,.....	New London,.....	131.68
Caroline S. Ives,.....	New Haven,.....	59.44
John Jackson,.....	Derby,.....	10.19
Harriet E. Jennings,.....	Norwalk,.....	111.00
Amount forward,.....		\$117,574.63

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$117,574.63
Charles L. Johnson.....	Derby, ...	1,496.54
Hannah C. Johnson.....	Hartford, ...	788.18
Charlotte R. Johnson.....	Bridgeport, ...	70.81
Cynthia M. Johnson.....	Bozrah, ...	51.41
Mary Steadman Johnson.....	Hartford, ...	142.88
Frederick Judd.....	Bethel, ...	2.38
Michael Keating.....	Bridgeport, ...	82.16
Hull Keeler.....	Ridgefield, ...	22.15
Jane E. Kellogg.....	Sherman, ...	550.48
Hosmer Kelsey.....	New Haven, ...	405.74
Dora A. Kendall.....	New Haven, ...	288.12
J. Howard King.....	Ridgefield, ...	217.17
Milton J. Kingsley.....	Plainfield, ...	129.76
Frederick Kirchoff.....	New Haven, ...	92.17
Emma Louise Kirtland.....	Greenwich, ...	1,763.98
John Knapp.....	Bridgeport, ...	204.70
Abigail W. Knight.....	Hartford, ...	5.40
M. Konold.....	Canton, ...	18.65
Anna R. Kraft.....	Berlin, ...	26.99
Marie H. Kunzeman.....	Bristol, ...	255.78
Elizabeth Lamb.....	Norwich, ...	44.51
Orlando J. Lamb.....	Norwich, ...	6,505.88
Daniel Lee.....	Middletown, ...	50.22
Patrick J. Lee.....	Berlin, ...	94.58
John H. Leeds.....	New Haven, ...	2,852.60
Julia M. Leek.....	New Haven, ...	298.69
Hannah H. Leonard.....	Greenwich, ...	8.22
Michael G. Linnehan.....	Hartford, ...	465.55
Abram C. Lewis.....	Stratford, ...	22.50
Eliza W. Lewis.....	Naugatuck, ...	64.20
Mary A. Lewis.....	Bridgeport, ...	16.90
Daniel B. Lillibridge.....	Norwich, ...	158.74
Henry H. Luscomb.....	Hartford, ...	18.24
Chas. F. Loomis.....	Suffield, ...	598.67
Arabella J. B. Loomis.....	Suffield, ...	2,893.60
Flora J. Lyon.....	Canterbury, ...	33.73
Horace Lyon.....	Fairfield, ...	255.21
Herman Machol.....	New Haven, ...	10.97
David Mack.....	Essex, ...	32.14
Amount forward.....		\$188,502.63

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$188,502.63
Thomas Maguire,.....	Hartford,.....	86.44
Henry W. J. Mall,.....	Greenwich,.....	187.23
Henrietta Betts Mallory,.....	Norwalk,.....	14.70
Sarah E. Mallory,.....	New Haven,.....	7.42
Laura M. Marcy,.....	Stafford,.....	70.78
Oliver Markham,.....	Middletown,.....	97.69
Lucius Marsh,.....	Litchfield,.....	5.61
Thompson T. Marsh,.....	New Milford,.....	2,081.78
Jessica Seeley Marshall,.....	Bridgeport,.....	779.58
Julia R. Maxwell,.....	Lebanon,.....	89.21
Josephine R. McNamara,.....	Norwich,.....	72.55
Henrietta W. McWhorter,.....	New Haven,.....	1,061.22
James Meacham,.....	Stratford,.....	41.83
Mary Jerusha Mead,.....	Greenwich,.....	100.18
Mary E. Meech,.....	Norwich,.....	1,529.26
Charles W. Merchant,.....	Redding,.....	42.98
Mercy C. Merrill,.....	New Haven,.....	216.18
Daniel H. Mills,.....	Winchester,.....	215.60
John Mitchell,.....	Norwich,.....	1,879.41
Orrin E. Miner,.....	Groton,.....	47.43
Henry Minor,.....	Waterbury,.....	102.28
Ralph H. Moore,.....	Winchester,.....	158.08
William Morrison,.....	Bridgeport,.....	797.97
Edward S. Moseley,.....	Hartford,.....	200.00
Henry Moseley,.....	Hartford,.....	119.42
Andrew B. Mygatt,.....	New Milford,.....	599.76
Thomas S. Nelson,.....	Derby,.....	806.67
Almon C. Nettleton,.....	Milford,.....	13.48
Joseph H. Newton,.....	Hartford,.....	5.28
Allen H. Norton,.....	Winchester,.....	641.00
Calista B. Norton,.....	Bristol,.....	263.48
Henry A. Ogden,.....	Westport,.....	136.87
John L. Olmsted,.....	Hartford,.....	58.14
Ellen O'Neil,.....	Bridgeport,.....	6.86
Patrick O'Rourke,.....	Bridgeport,.....	20.09
Prudence O'Rourke,.....	Hartford,.....	5.48
Selleck N. Osborne,.....	Bridgeport,.....	29.50
Benham Eben Parker,.....	Salem,.....	815.11
James A. Paine,.....	Killingly,.....	276.89
Amount forward,.....		\$152,129.57

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$152,129.57
Charles Eddy Parker,.....	Meriden,.....	3,012.80
Julius Pfau,.....	Bridgeport,.....	53.27
James Palmer,.....	Manchester,.....	30.74
John G. Palmer,.....	Middletown,.....	49.87
Silas Pardee,.....	New Haven,.....	64.27
Julian N. Parker,.....	Manchester,.....	60.99
Edward G. Parkhurst,.....	Hartford,.....	69.25
Frederick A. Parsons,.....	Bridgeport,.....	12.79
John A. Peal,.....	Pomfret,.....	29.56
Cornelia C. Peck,.....	Hartford,.....	11,590.51
David Pendleton,.....	Bridgeport,.....	30.50
J. Andrew Pickett,.....	Berlin,.....	489.23
Waldo Phillips,.....	Woodstock,.....	489.80
Moses Pierce,.....	Norwich,.....	5,151.16
Cornelius Pierpont,.....	New Haven,.....	1.73
James R. Pitkin,.....	Manchester,.....	36.53
Henry B. Plant,.....	New Haven,.....	88,348.52
Caroline O. Platt,.....	Waterbury,.....	1,422.48
Clark M. Platt,.....	Waterbury,.....	1,100.93
Rollin W. Plumb,.....	Plymouth,.....	29.69
Gerhard Pohlman,.....	New Haven,.....	93.04
Ira A. Porter,.....	Berlin,.....	55.26
David B. Potter,.....	Norwich,.....	60.43
Francis Potter,.....	New Haven,.....	109.06
Charles M. Pratt,.....	Westbrook,.....	15.86
Ophelia E. Prince,.....	Brooklyn,.....	18.85
Edward Reynolds,.....	Norwich,.....	6.42
Julia A. Riggs,.....	Plymouth,.....	182.81
Adolph Rawister,.....	Stafford,.....	4,028.91
Ellen Riordon,.....	Hartford,.....	40.61
Jane Reilly,.....	Thomaston,.....	7.92
Albert C. Reutler,.....	Winchester,.....	15.70
Augustine J. Reese,.....	Hartford,.....	1.79
George Remington,.....	Suffield,.....	2,904.51
Nancy D. Rhodes,.....	Hartford,.....	177.07
Joseph Richardson,.....	Bridgeport,.....	124.09
John L. Richmond,.....	Meriden,.....	189.67
Diana Robertson,.....	Norwich,.....	10.43
Henry C. Robinson,.....	Windsor Locks,.....	48.92
Amount forward,.....		\$272,295.54

INHERITANCE TAX—CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward.....		\$272,295.54
Rebecca Rockett.....	Stamford.....	58.17
Wm. F. Rockwell.....	Meriden.....	65.61
John Rogers.....	New Haven.....	15.80
Mary Russ.....	Hartford.....	284.25
Emeline D. Rose.....	Suffield.....	122.63
Thomas W. Russell.....	Hartford.....	249.57
William Russell.....	Hartford.....	55.23
Elizabeth Sammis.....	Bridgeport.....	10.25
Benjamin P. Sanford.....	Milford.....	54.28
Caroline Lord Sanford.....	Stamford.....	8,267.86
Charles Sanford.....	Stratford.....	18.07
Sarah Whitney Sanford.....	New Haven.....	5.23
Laura M. Savage.....	Hartford.....	373.81
Sarah M. Savage.....	Greenwich.....	20.12
Samuel H. Seward.....	Putnam.....	27.11
Jennie W. Scudder.....	Newtown.....	63.00
Henry C. Seabrook.....	New Haven.....	69.55
Adeline C. Sears.....	Middletown.....	181.16
Louisa J. Sebor.....	Middletown.....	4,490.27
Charles H. Seymour.....	Torrington.....	246.13
Mary B. Shipman.....	New Haven.....	252.72
Abbie M. Smith.....	Norwich.....	89.11
Burr Smith.....	Norwalk.....	7.24
Caroline L. Smith.....	New Haven.....	3.85
Charles Smith.....	New Haven.....	9.84
Curtiss N. Smith.....	Hartford.....	7.68
Eleanor J. Smith.....	Watertown.....	85.80
Hannah M. Smith.....	Stamford.....	146.00
Horace Smith.....	Bridgeport.....	315.15
Mary A. Smith.....	Windham.....	592.84
Nathan D. Smith.....	New London.....	50.03
Nelson W. Smith.....	Stamford.....	235.89
William H. Smith.....	Stafford.....	47.56
Henry P. Somers.....	Norwich.....	143.65
Mary R. Somers.....	Roxbury.....	121.15
Harriet M. Southworth.....	New Haven.....	695.77
Ambrose Spencer.....	Hartford.....	5,965.18
Rhoda Ann Stead.....	Norwich.....	150.07
Emeline Sturdevant.....	Brookfield.....	117.80
Enos E. Stowe.....	Southington.....	154.91
Daniel D. Sturdevant.....	Bridgeport.....	23.80
Amount forward.....		\$296,132.17

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$296,132.17
Henrietta Sturgess,.....	Fairfield,.....	106.59
James R. Sutliff,.....	Meriden,.....	1,045.28
Charles M. Taintor,.....	Fairfield,.....	13.08
William Talbot,.....	Greenwich,.....	53.54
Lucius Talcott,.....	Hartford,.....	20.86
Sarah A. Talcott,.....	Hartford,.....	108.86
Caroline Lamon Thomas,.....	Norwich,.....	724.21
Sophia Tillinghast,.....	Plainfield,.....	53.44
John B. Tooker,.....	Essex,.....	15.95
Delia B. Tracy,.....	Windham,.....	103.07
Samuel C. Trubee,.....	Bridgeport,.....	447.08
Daniel C. Tryon,.....	Middletown,.....	558.12
Susan A. Tryon,.....	Middletown,.....	450.65
Martha Tucker,.....	Hartford,.....	185.25
Elisha Turner,.....	Torrington,.....	25,046.01
George Turner,.....	Hartford,.....	2.47
James M. Turner,.....	Groton,.....	8.14
Maria T. Turner,.....	Norwich,.....	101.57
George Tyler,.....	Berlin,.....	98.75
Sidney Tyrrell,.....	Norfolk,.....	8.84
Alice B. Upson,.....	Bridgeport,.....	362.41
Elliott A. Upson,.....	Bridgeport,.....	681.11
John L. Vivian,.....	Norwich,.....	8.43
Nancy S. Vivian,.....	Norwich,.....	212.59
Lucy M. Wait,.....	Norwich,.....	768.01
John P. Walton,.....	Salisbury,.....	6.55
Watson L. Ward,.....	Naugatuck,.....	89.09
Harriet R. Warner,.....	Hartford,.....	79.06
John Waring,.....	Hartford,.....	217.04
Eliza Wasserbach,.....	Hartford,.....	499.37
Sarah A. Waterbury,.....	Stamford,.....	56.62
George I. Weeks,.....	New Haven,.....	11.51
Ann Weis,.....	Waterbury,.....	340.68
Jane E. Welton,.....	Waterbury,.....	672.48
Ephraim F. Weston,.....	Torrington,.....	14.89
Christina S. Wetmore,.....	New London,.....	665.73
Henry Wetmore,.....	Hartford,.....	10.00
Lydia A. Wheaton,.....	Putnam,.....	81.78
Cordelia Wheeler,.....	Bridgeport,.....	318.81
Amount forward,.....		\$380,377.04

INHERITANCE TAX — CONTINUED.

NAME OF ESTATE.	Location.	Tax.
Amount forward,.....		\$330,377.04
David B. Wheeler,.....	New Haven,.....	36.87
John Peck Wheeler,.....	Stratford,.....	466.98
Ruth Ann Wheeler,.....	Westport,.....	25.50
Sarah Jane Wheeler,.....	North Stonington,..	536.95
Sibyl Elizabeth Wheeler,.....	New Haven,.....	647.63
Noah H. Whitmore,.....	Middletown,.....	12.47
Henry Scoville Wilcox,.....	Meriden,.....	642.78
Charles H. Williams,.....	Middletown,.....	2.70
Mary T. Williams,.....	New London,.....	735.80
Eliza E. Wilmont,.....	Bridgeport,.....	40.90
William A. Wilson,.....	Bridgeport,.....	15.52
Nancy E. T. Wirth,.....	Derby,.....	571.26
Ann B. Wolf,.....	Naugatuck,.....	224.60
Caroline M. Wood,.....	Clinton,.....	55.59
Addie H. Woodruff,.....	Washington,.....	11.51
Henry R. Wooster,.....	Saybrook,.....	731.68
Sophia M. Young,.....	Southington,.....	7.67
Susan H. B. Young,.....	Middletown,.....	145.02
Maier Zunder,.....	New Haven,.....	447.05
Total,.....		\$335,734.96

TAX ON NON-RESIDENT STOCK.

RECEIVED FROM	Amount.
Various Corporations by Corporation Stock Tax,.....	\$115,841.35
Travelers Insurance Co., Tax of 1898,.....	7,072.50
“ “ “ “ 1899,.....	8,830.50
“ “ “ “ 1900,.....	9,387.00
	<u>\$141,131.35</u>

TREASURER'S REPORT, 1902.

29

AVAILS OF COURTS—FINES, FORFEITURES, ETC., FROM STATE'S AND PROSECUTING ATTORNEYS AND OTHERS.

COUNTY.	Name.	Amount.	Total.
Hartford,.....	A. F. Eggleston, State's Atty.,.....	\$4,658.78	
"	M. H. Moyer, Clk. Ct. Com. Pleas,..	200.00	
"	Geo. A. Conant, Clk. Superior Ct.,...	51.80	
New Haven,...	Wm. H. Williams, State's Atty.,.....	7,809.16	
"	J. P. Kellogg, Asst. State's Atty.,...	255.17	
"	Robt. J. Woodruff, Prosecuting Atty.,	1,228.67	
"	A. P. Bradstreet, Prosecuting Atty.,	1,084.09	
"	S. J. Marsh, Asst. Clk. Superior Ct.,..	71.70	
"	F. L. Averill, Clk. Com. Pleas Ct.,...	1,196.11	
"	E. L. Isabell, Clk. City Ct., N. Haven,	200.00	
"	L. C. Hinman, Clk. City Ct., Meriden,	25.00	
"	L. F. Root, Clk. Dist. Ct., Waterb'y,	120.10	
New London,...	Solomon Lucas, State's Atty.,.....	124.03	
"	H. A. Hull, Prosecuting Atty.,.....	1,611.04	
"	J. C. Averill, Clk. Superior Ct.,.....	208.14	
"	J. C. Averill, Clk. Ct. Com. Pleas,...	4.50	
Fairfield,.....	Samuel Fessenden, State's Atty.,....	1,617.29	
"	M. Kenealy, Prosecuting Atty.,.....	3,896.25	
Windham,.....	J. L. Hunter, State's Atty.,.....	2,263.27	
"	L. T. Tingler, Clk. Superior Ct.,....	10.77	
Litchfield,...	D. T. Warner, State's Atty.,.....	1,108.26	
"	D. C. Kilbourn, Clk. Superior Ct.,...	6.55	
"	W. F. Dowd, Clk. Ct. Com. Pleas,..	5.88	
Middlesex,....	J. M. Murdock, State's Atty.,.....	727.15	
"	C. G. R. Vinal, Clk. Superior Ct.,...	14.20	
Tolland,.....	J. H. Reed, State's Atty.,.....	60.14	\$27,547.50

AVAILS OF COURTS—CLERK'S FEES.*

COUNTY.	Court.	Clerk.		
Hartford,.....	Superior,.....	Geo. A. Conant,....	\$4,731.95	
New Haven,...	"	E. A. Anketell,...	7,928.00	
"	Water'y	S. J. Marsh,.....	1,122.55	
New London,...	"	J. C. Averill,.....	2,026.85	
Fairfield, ...	"	W. R. Shelton,....	5,325.25	
Windham,.....	"	E. M. Warner,.....	1,106.85	
Litchfield, ...	"	D. C. Kilbourn,....	975.80	
Middlesex, ...	"	C. G. R. Vinal,....	1,010.60	
Tolland,.....	"	L. T. Tingler,.....	841.25	\$24,567.60
Total,.....				\$52,115.10

* Owing to change of law, this only includes 10 months ending June 30, 1902.

CORPORATE FRANCHISE TAX.

Name of Corporation.	Amount.
The International Co., Increase of Capital Stock,.....	\$1,250.00
The International Banking Co., Increase of Capital Stock,....	1,000.00
	<u>\$2,250.00</u>

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location of Office.	No. Miles of Wire at 25 cents per Mile.	No. Transmitters at 70 cents each.	Total Tax.
American Tel. & Tel. Co.,...	New York,...	11,289.	20	\$2,836.25
Connecticut Telegraph Co.,...	New Haven,	162.	.....	40.50
Farmington Valley Tel. Co.,...	New Britain,	.....	49	34.30
New England Telegraph Co.,...	New York,...	1,565.	.....	391.25
Postal Telegraph & Cable Co.,...	New York,...	4,085.	.....	1,008.75
So. New England Tel. Co.,...	New Haven,	.....	16,892	11,474.40
West'n Union Telegraph Co.,	New York,...	15,284.	.....	3,821.00
Total, .....	.....	.....	.....	<u>\$19,606.45</u>

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location of Office.	Receipts.	Tax of 5 Per Cent.
Adams Express Company,.....	Boston,....	\$203,869.64	\$10,193.48
American Express Company,.....	New York,...	5,587.77	279.39
New York & Boston Desp. Ex. Co.,...	Boston,.....	19,482.16	974.11
Total, .....	.....	.....	<u>\$11,446.98</u>

CORPORATION CAPITAL FEE.

Name of Corporation.	Amount of Fee.
Massachusetts Construction Co., Incorporated,.....	\$250.00
Hof Brau House, Incorporated,.....	25.00
Liberty Drum Corps,.....	10.00
Anchor Mills Paper Co., ...	50.00
Fletcher Manufacturing Co., Incorporated,.....	25.00
Chapin News Co., Incorporated,.....	25.00
The Chelsea Toe Calk Corporation,.....	25.00
Dexter E. Hall Co., Incorporated,.....	25.00
The Hauff Ice Cream Corporation,.....	25.00
Gordon Brothers, Incorporated,.....	37.50
Pratt, Read & Co.,.....	25.00
Federal Manufacturing Co., Incorporated, ...	125.00
Simabury Sewer Association,.....	10.00
New England Prepared Food Co., Incorporated,.....	500.00
The New England Dairy Corporation, ...	87.50
Mattuck Lumber Co., Incorporated,....	25.00
New Haven Musical Protective Association,.....	10.00
Waterbury Paper Box Co., Incorporated,.....	25.00
The Kennedy News Corporation, ...	25.00
Patterson Co., Incorporated,.....	30.00
E. C. Church Co.,.....	25.00
J. R. Allyn Corporation,.....	25.00
Martin Luther Society, Incorporated,.....	10.00
Torrington Business Men's Association, Incorporated,.....	10.00
Connecticut Rubber Co., Incorporated,.....	25.00
J. B. Burr Co., Incorporated,.....	25.00
Wycoff Brothers, Incorporated,.....	25.00
Connecticut Chair Co., Incorporated,.....	25.00
The Winsted Clothing & Shoe Corporation,.....	25.00
Lee & Osborne Co.,.....	25.00
Congregation of Tiphareth Israel Benefits,.....	10.00
Hotchkiss Paper Co., Incorporated,.....	25.00
The New England Skirt Manufacturing Corporation,.....	25.00
Wentworth Furniture Co., Incorporated,.....	25.00
Reynolds Paper Manufacturing Co., Incorporated,.....	25.00
The Maynard Rubber Corporation,.....	25.00
F. E. Beach Co.,.....	25.00
Hartford Board Co.,.....	25.00
Elmville Woolen Co., Incorporated,.....	25.00
Crystal Pearl Manufacturing Co., Incorporated,.....	25.00
Connecticut National Guard Club,.....	10.00
St. Kazimer Society,.....	10.00
New Haven Pulp Board Co.,.....	25.00
Amount Forward, ...	\$1,860.00

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of Fee.
Amount forward, ...	\$1,860.00
Wheeler Pharmacy Co., Incorporated, ...	25.00
Trolley Vestibule Shada Co., Incorporated, ...	25.00
The Woodbury Mobile Transit Corporation, ...	25.00
Bristol Business Men's Association, ...	10.00
New Haven Button Co., Incorporated, ...	25.00
The Windsor Hardware Manufacturing Corporation, ...	25.00
Waterbury Clock Co., ...	450.00
Norton Electrical Instrument Co., Incorporated, ...	25.00
Hour Publishing Co., ...	25.00
Hartford Blower Co., Incorporated, ...	25.00
Mattuck Manufacturing Co., ...	25.00
J. W. Neiderpruem Co., Incorporated, ...	25.00
H. T. Smith Express Co., Incorporated, ...	25.00
The Mac Printing Corporation, ...	25.00
Acme Switch Co., ...	25.00
Oakville Co., ...	87.50
Indian Harbor Yacht Club, Incorporated, ...	10.00
DeForest & Hotchkiss Co., ...	25.00
The Norwich Bottle & Junk Corporation, ...	25.00
Listerated Manufacturing Co., Incorporated, ...	25.00
Ladies Yahudis Montiflore Society, ...	10.00
Noack Manufacturing Co., ...	25.00
The East Canaan Hall Corporation, ...	25.00
The Phoenix Iron Works Corporation, ...	25.00
The Ansonia Brass & Copper Co., ...	250.00
Rock Ridge Association, Incorporated, ...	10.00
Connecticut Sumatra Tobacco Co., Incorporated, ...	25.00
Household Specialty Co., Incorporated, ...	25.00
Farmington Country Club, ...	25.00
Hartford Business Men's Association, ...	10.00
Morgan Coal Co., Incorporated, ...	25.00
The Lyman Gun Sight Corporation, ...	25.00
The International Tobacco Culture Corporation, ...	50.00
Norwalk Brass Co., ...	25.00
The Eastman Manufacturing Corporation, ...	45.00
The California Mining Corporation, ...	1,500.00
The Connecticut Producing & Trading Corporation, ...	57.50
Home for the Aged of the Little Sisters of the Poor, ...	10.00
Besse-Carpenter Co., Incorporated, ...	25.00
The Tokeneke Corporation, ...	25.00
Johnstone Advertising Agency, Incorporated, ...	25.00
Israel Putnam House Association of Connecticut, Incorporated, ..	10.00
Amount Forward, ...	\$5,020.00

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of Fee.
Amount forward, ...	\$5,020.00
American Mutual Life Society, ...	10.00
Katahdin Hat Works, Incorporated, ...	25.00
Nevermys Fire Extinguisher Co., Incorporated, ...	25.00
Pease-Lewis Co., Incorporated, ...	25.00
Andrews & Smith Woolen Co., Incorporated, ...	25.00
Coburn Lumber & Building Co., Incorporated, ...	25.00
H. P. & E. Day, Incorporated, ...	25.00
Norwich Belt Manufacturing Co., Incorporated, ...	100.00
Touro Club, ...	10.00
The Badger De Mill Corporation, ...	25.00
Wm. Foulds & Co., Incorporated, ...	25.00
Gillette Bros., Incorporated, ...	25.00
Quinn & Caswell Piano Corporation, ...	25.00
King John II Sobieski Society of Norwich, ...	10.00
The Wm. B. Bristol Coal Corporation, ...	25.00
Valley Chemical Co., Incorporated, ...	25.00
Connecticut Safety Whistle-Tree Co., Incorporated, ...	25.00
The Connecticut Abattoir & Oil Corporation, ...	25.00
The Stephen Maslen Corporation, ...	25.00
Star Social Club, ...	10.00
Edward Hathaway Co., Incorporated, ...	50.00
Rogers Manufacturing Co., ...	25.00
Women's Christian Temperance Union of Meriden, ...	10.00
Wagner Chemical Co., Incorporated, ...	25.00
Lithuanian Brother-help Society of St. Vincent, Incorporated, ...	10.00
Bristol Club, ...	10.00
Lotus Club, ...	10.00
The Meriden Rubber Plating Corporation, ...	25.00
New Haven Aghidas Achim Aid Association, ...	10.00
Hubbell & Staples Hardware Co., Incorporated, ...	25.00
Windsor Collar & Cuff Co., Incorporated, ...	25.00
Mechanics Lodge, No. 73, I. O. O. F., Incorporated, ...	10.00
Ancheubrodel Vieren, Incorporated, ...	25.00
Grand Lodge of the Ancient Order of United Workmen of Conn., ..	10.00
The Stillson-Powell Corporation, ...	25.00
The Christopher Columbus Guard Corporation, ...	10.00
Ellis Wood-working Company, Incorporated, ...	25.00
A. F. Roberts Co., Incorporated, ...	25.00
Sharon Telephone Co., ...	25.00
The Middlesex Corporation, ...	25.00
Greenfield Country Club, ...	10.00
Court Manchester, No. 107, Foresters of America, ...	10.00
Amount forward, ...	\$5,960.00

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of Fee.
Amount forward,.....	\$5,960.00
Sacred Heart Temperance, Athletic, and Literary Society,.....	10.00
Automotor Company, Incorporated, ...	25.00
Fox-Becker Granite Co., Incorporated,.....	25.00
The Highland Court Corporation,.....	50.00
Smith-Comstock Company, Incorporated,.....	25.00
Otis Moulding & Lumber Co., Incorporated,.....	25.00
The E. C. Platt Corporation,.....	25.00
National Wire Mattress Co., Incorporated, ...	25.00
Ackerly Tobacco Co., Incorporated, ...	25.00
Owl Novelty Co., Incorporated,.....	25.00
A. S. Chase Co.,.....	25.00
Colonial Lumber & Box Corporation,.....	25.00
Berlin Plant Aid Society,.....	10.00
The Windsor Cut Stone Corporation,.....	25.00
Roosevelt Rough Riders Republican Club of Bridgeport,.....	10.00
Mattatuck Historical Society, ...	10.00
The Connecticut Press Corporation, ...	25.00
Tunnell Coal Co., Incorporated,.....	25.00
Phoenix Club,.....	10.00
Chase Rolling Mill Co.,.....	150.00
Upson-Martin Co., Incorporated, ...	75.00
Torrington Ice Co.,.....	25.00
Thames Arms Co.,.....	25.00
Hemingway & Bartlett Silk Co.,.....	25.00
The Masonic Building Corporation,.....	10.00
New England Watch Co.,.....	75.00
The Plimpton & Hills Corporation,.....	25.00
Driggs & Smith Co.,.....	25.00
A. F. Taylor Co., Incorporated,.....	25.00
Roxbury Club,.....	10.00
Wilbur Thread Manfg. Co., Incorporated,.....	25.00
John S. Osborne Co.,.....	25.00
Hitchcock-Curtiss Knitting Co.,.....	25.00
W. W. Gale & Co., Incorporated, ...	25.00
George Dewey Benevolent Association,.....	10.00
Burwell-Fish Co., Incorporated,....	25.00
Citizens Company, Incorporated, ...	25.00
Clark Extract Co.,....	25.00
Windham Silk Co.,.....	25.00
The American Hardware Corporation, ...	2,500.00
Torrington Manfg. Co.,.....	25.00
Home Club Realty Corporation,.....	25.00
Amount forward,.....	\$9,615.00

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of Fees.
Amount forward, ...	\$9,615.00
Pastime Social Club, ...	10.00
Marbledale Hall Association, ...	10.00
The Connecticut Cord-Iron Corporation, ...	25.00
New Britain Brick Co., Incorporated, ...	25.00
Beane-Boeker Co., Incorporated, ...	25.00
J. C. Ripley Art Co., ...	25.00
Benton-Armstrong Folding Box Co., Incorporated, ...	50.00
The Wilbur Corporation, ...	25.00
Pine Orchard Country Club, ...	25.00
Page Co., ...	25.00
Little River Manufacturing Co., Incorporated, ...	25.00
A. W. Burritt Co., ...	37.50
The Hartford & New London Transportation Corporation, ...	25.00
M. J. Daley & Sons, Incorporated, ...	25.00
Dorman Lithographic Co., Incorporated, ...	32.50
Hodgeboom, Farrell & McChesney, Incorporated, ...	25.00
Sequassen Club, Incorporated, ...	10.00
J. H. Carroll Co., Incorporated, ...	25.00
The Gordon Dakin Corporation, ...	25.00
Knights of Israel, ...	10.00
Collinsville Grain Co., Incorporated, ...	25.00
Blood Machine Co., Incorporated, ...	25.00
Bailey Co., Incorporated, ...	25.00
The Ansonia & Derby Ice Corporation, ...	50.00
The Granby Tobacco Corporation, ...	25.00
Espanchid Hat Co., Incorporated, ...	25.00
H. E. Remington Co., Incorporated, ...	25.00
Rackliffe Bros., Incorporated, ...	25.00
Thread City Collar Co., ...	25.00
Docher Plane & Tool Co., Incorporated, ...	25.00
Adler Wine & Liquor Co., Incorporated, ...	25.00
Portland Fife & Drum Corps, Incorporated, ...	10.00
The Farrell & O'Connor Corporation, ...	25.00
The Lane Corporation, ...	25.00
Landin Electric & Machine Co., Incorporated, ...	25.00
The Lion Brewery Corporation, ...	75.00
Montowese Grocery Co., Incorporated, ...	25.00
Torrington Building Co., Incorporated, ...	25.00
The Hoyt & Walthausen Corporation, ...	25.00
L. J. Coburn Real Estate Co., Incorporated, ...	25.00
The Walthausen Hat Corporation, ...	25.00
New England Enameling Co., Incorporated, ...	25.00
Amount forward, ...	\$10,710.00

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of Fees.
Amount forward,.....	\$10,710.00
Hartford Auto & Livery Co., Incorporated,.....	30.00
Dexter-Root Co., Incorporated,.....	25.00
The Connecticut Valley Corporation,.....	25.00
Mystic League for Village Improvement,.....	10.00
The St. Cyrille & Methodes Brotherhood Corporation, ...	10.00
Sonora Mining & Development Co., Incorporated, ...	100.00
Acme Manufacturing Co.,.....	25.00
United Service Club of Connecticut,.....	10.00
Isham Co., Incorporated,.....	25.00
West End Club, Incorporated, ...	10.00
Glow Night-lamp Co., Incorporated,.....	25.00
Todd Electric Manufacturing Co., Incorporated,.....	25.00
The Ives Manufacturing Corporation,.....	25.00
Holy Trinity Greek Catholic Church,.....	10.00
Alabama Barge & Coal Co., Incorporated, ...	1,500.00
Chas. M. Holmes Co., Incorporated,.....	25.00
The Baker Manufacturing Corporation, ...	25.00
Cornwall Masonic Hall Association,.....	25.00
Neptune Twine & Cord Mills, Incorporated, ...	25.00
Eintracht Krauken & Unterstuetzungs Verein,.....	10.00
Yale Pneumatic Truss Co.,.....	25.00
Danielson Woolen Co., Incorporated,.....	25.00
Scandia Land & Improvement Co., Incorporated,.....	25.00
Hall Reliable Corset Co.,.....	25.00
Belfast Mesh Underwear Co., Incorporated,.....	40.00
Liberty Athletic Club of Bridgeport,.....	10.00
The Waterbury Ice Corporation,.....	25.00
Bristol Oil Co., Incorporated,.....	25.00
Polish Alliance of the United States of North America, No. 233, ..	10.00
The Round Hill Power Corporation,.....	62.50
Norwalk Improvement Association, Incorporated,.....	25.00
Eddy Co., Incorporated,.....	25.00
Richmond & Andrews, Incorporated,.....	25.00
Star Pin Co., ...	80.00
The Osborne & Stevenson Manufacturing Corporation,.....	25.00
The H. M. Leon Corporation, ...	25.00
Reeves Manufacturing Co., ...	25.00
Ganco Cassimir Aid Society, Incorporated,.....	10.00
The Brainard & Wilson Corporation, ...	25.00
Leroy Pharmacal Co., Incorporated,.....	100.00
Mystic Industrial Co., ...	25.00
The Cellulite Trunk & Bag Corporation,.....	62.50
Amount forward,.....	\$13,400.00

CORPORATION CAPITAL FEE—CONTINUED.

Name of Corporation.	Amount of Fee.
Amount forward.....	\$13,400.00
Rings End Fuel Co., Incorporated, ...	25.00
Young Bros. Co., Incorporated, ...	25.00
Jefferson Fishing Club,.....	10.00
The Uncas Hosiery Corporation,.....	25.00
The Windsor Tobacco Growers' Corporation,.....	25.00
The Holyoke Mills Supply Corporation,.....	25.00
Yannigan Athletic Club, ...	10.00
The Norwich Land Improvement Corporation, ...	25.00
Chapman & Bangs Co., Incorporated,.....	25.00
The Norwich Processing Corporation,.....	25.00
Congregation Adath Israel,.....	10.00
Griffin Button Co., Incorporated,.....	90.00
The Fairburn Chemical Corporation,.....	25.00
Franklin Electric Co., Incorporated,.....	25.00
Rowbottom Machine Co., Incorporated,.....	25.00
Coe & Marshall, Incorporated,.....	30.00
The W. R. Perry Ice Co. Corporation,.....	25.00
Ives Building, Incorporated,.....	37.50
Crescent Fire Co., ...	25.00
New Britain Hunting & Fishing Club, ...	10.00
Richmond Co., Incorporated,.....	250.00
Master Wood Workers' Association,.....	10.00
R. C. Lowe Co., Incorporated,.....	25.00
The John Schwing Corporation,....	25.00
Colonial Foundry & Machinery Co., Incorporated,.....	50.00
New Haven Provision Co.,.....	25.00
Bridgeport Minstrel Club,.....	10.00
Billings & Spencer Mutual Benefit Association,.....	10.00
Norwalk Iron Works Co.,.....	26.50
Meriden Business Men's Association,.....	10.00
Bridgeport Wood Finishing Co.,.....	25.00
Connecticut Trap Rock Quarries, Incorporated,.....	87.50
The Standish Stone Corporation,.....	25.00
Holy Trinity 145 Croatian Benefit Society,.....	10.00
American Pedometer Co., ...	25.00
A. H. Willis Co., Incorporated,.....	25.00
Hartford Hebrew Institute, ...	10.00
American Skirt Manufacturing Co., Incorporated,.....	25.00
Goetz Bakery, Incorporated, ...	50.00
Metropole Club of New Haven,.....	10.00
Home Social Club,.....	10.00
Union Shear Co., Incorporated, ...	25.00
Willimantic Base Ball & Athletic Association,.....	10.00
Amount forward,.....	\$14,701.50

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of Fee.
Amount forward, ...	\$14,701.50
Boardman Sunday-school Society, ...	10.00
Jeremiah Smith & Sons, Incorporated, ...	45.00
The Greenwich Shore Corporation, ...	25.00
The Roaton Manor Corporation, ...	25.00
Bridgeport Elastic Fabric Co., Incorporated, ...	25.00
Eastern Point Co., Incorporated, ...	25.00
B. H. Yard Co., Incorporated, ...	25.00
Hartford Dairy Co., Incorporated, ...	40.00
Newport Oyster Co., Incorporated, ...	25.00
The New Haven Cash Railway Corporation, ...	25.00
Nutmeg Social Club, ...	10.00
The A. U. V. Corporation, ...	10.00
Mallett Hardware Co., Incorporated, ...	25.00
Housatonic Manufacturing Co., Incorporated, ...	25.00
S. W. Hurlbut Co., Incorporated, ...	25.00
Æolian Company, ...	387.50
The Bridgeport Hardware Manufacturing Corporation, ...	25.00
H. C. Wooster Co., ...	25.00
C. W. Lines Co., Incorporated, ...	25.00
Peck Bros., ...	150.00
Johnstone Advertising Agency, ...	25.00
Pequonock Foundry, Incorporated, ...	25.00
The H. B. H. Hurd Corporation, ...	25.00
The A. E. Holiday Manufacturing Corporation, ...	25.00
New Britain House & Building Co., Incorporated, ...	32.50
Sheret Israel, ...	10.00
North End Social Club, ...	10.00
Savoy Club, ...	10.00
Ingleside Bungalow Co., Incorporated, ...	10.00
C. J. Roodstrand, Incorporated, ...	25.00
The H. O. Burch Corporation, ...	25.00
Excelsior Laundry Company, Incorporated, ...	25.00
Jefferson & Co., Incorporated, ...	25.00
Beckley Lumber Co., Incorporated, ...	25.00
Nonpareil Laundry Co., Incorporated, ...	25.00
Danbury Fruit Co., Incorporated, ...	25.00
Gallup Cemetery Association, Incorporated, ...	10.00
Quinnipiac Brewing Co., ...	275.00
Washington Grocery Co., Incorporated, ...	25.00
The New Haven Real Estate & Power Corporation, ...	25.00
R. N. Bassett Co., ...	37.50
Societa Siciliana di Mutuo Soccorso, ...	10.00
Amount forward, ...	\$16,409.00

CORPORATION CAPITAL FEE — CONTINUED.

Name of Corporation.	Amount of Fee.
Amount forward, ...	\$16,409.00
Factory Audit & Appraisal Co., Incorporated, ...	25.00
Howe & Stetson Co., Incorporated, ...	100.00
The Union Laundry Corporation, ...	25.00
St. Andrew's Lithuanian Benefit Society, ...	10.00
So. Norwalk Fish Club, ...	10.00
Winchester Rod & Gun Club, Incorporated, ...	10.00
New Haven Novelty Machine Co., Incorporated, ...	25.00
The Saint Rose's Ladies' Temperance Corporation, ...	10.00
Black Point Association, Incorporated, ...	25.00
Hynson Press, Incorporated, ...	25.00
Kaiser Undertaking Co., Incorporated, ...	25.00
The Putnam Silk Corporation, ...	25.00
Arawana Golf Club, Incorporated, ...	25.00
Whitlock Coil Pipe Co., ...	58.00
First Connecticut Zion Guard, Incorporated, ...	10.00
Mizpah Charitable Association, ...	10.00
North & Judd Manfg. Co., ...	50.00
Salisbury Association, ...	10.00
G. N. McKibben Manfg. Co., ...	42.50
St. Michael the Archangel Roman & Greek Slavonic Society of New Britain, ...	10.00
Porter & Dryson Co., Incorporated, ...	25.00
The Majestic Hall Corporation, ...	40.00
Excelsior Paper Company, Incorporated, ...	80.00
Society of the Sons of Italy of Middletown, ...	10.00
Niantic Menhaden Oil & Guano Co., Incorporated, ...	25.00
O. K. Baking Co., Incorporated, ...	25.00
Temple-Joyce Co., Incorporated, ...	25.00
The Cheshire Coal & Feed Corporation, ...	25.00
Chas. H. Percy Co., Incorporated, ...	25.00
Wright Paper Co., ...	25.00
Craig Metal & Chemical Corporation, ...	2,500.00
The Alabama Steel & Wire Corporation, ...	2,500.00
Norwalk Steamboat Co., Incorporated, ...	25.00
New Britain Novelty Co., Incorporated, ...	25.00
Horreahoe Park Agricultural Asso., Incorporated, ...	25.00
Pequabuck Manufacturing Co., Incorporated, ...	25.00
Inventors' Manufacturing Corporation, ...	25.00
So. Coventry Water Supply Co., ...	25.00
Hungarian-Slavonic Benev. R. C. Harmony Society of the Sacred Heart, ...	10.00
P. H. Miller Creamery Co., Incorporated, ...	25.00
Frank S. Platt Co., Incorporated, ...	25.00
New Milford Water Co., ...	25.00
Terryville Water Co., ...	6.00
Total, ...	\$22,435.50

TAX ON STOCK — RECEIPTS.

NAME OF CORPORATION.	Location.	Amount of Tax.
Ansonia National Bank, ...	Ansonia, ...	\$3,000.00
Bridgeport " "	Bridgeport, ...	8,116.69
City " "	Bridgeport, ...	8,106.00
Connecticut " "	Bridgeport, ...	3,870.00
First " "	Bridgeport, ...	3,780.00
Pequonnock " "	Bridgeport, ...	2,538.00
Bristol " "	Bristol, ...	1,578.50
Clinton " "	Clinton, ...	739.50
Danbury " "	Danbury, ...	1,930.50
Pahquoque " "	Danbury, ...	1,754.85
Windham Co. " "	Danielson, ...	535.00
Deep River " "	Deep River, ...	1,538.58
Birmingham " "	Derby, ...	4,500.00
National Bank of New England, ...	East Haddam, ...	650.00
National Iron Bank, ...	Falls Village, ...	1,000.00
Guilford National Bank, ...	Guilford, ...	250.00
Ætna " "	Hartford, ...	9,707.75
American " "	Hartford, ...	8,400.00
Charter Oak " "	Hartford, ...	4,744.32
Farmers & Mechanics Nat'l Bank, ..	Hartford, ...	5,837.64
First National Bank, ...	Hartford, ...	5,591.17
Hartford " "	Hartford, ...	15,360.00
National Exchange Bank, ...	Hartford, ...	6,000.00
Phoenix National " "	Hartford, ...	10,576.50
First " "	Litchfield, ...	945.00
First " "	Meriden, ...	3,128.50
Home " "	Meriden, ...	4,441.38
Meriden " "	Meriden, ...	1,804.30
Central " "	Middletown, ...	1,352.50
First " "	Middletown, ...	2,000.00
Middletown " "	Middletown, ...	4,878.46
Middlesex Co. " "	Middletown, ...	1,575.00
Mystic River " "	Mystic, ...	1,036.67
Naugatuck " "	Naugatuck, ...	1,286.78
Mechanics " "	New Britain, ...	1,500.00
New Britain " "	New Britain, ...	4,414.80
First " "	New Canaan, ...	571.82
First " "	New Haven, ...	4,320.24
Merchants " "	New Haven, ...	3,850.00
National New Haven Bank, ...	New Haven, ...	8,012.02
National Tradesmen's " "	New Haven, ...	4,350.00
New Haven Co. National Bank, ...	New Haven, ...	5,093.38
Second National Bank, ...	New Haven, ...	8,699.25
Yale " "	New Haven, ...	5,141.75
Amount forward, .....	.....	\$168,501.85

TAX ON STOCK—RECEIPTS—CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward, ...		\$168,501.35
National Bank of Commerce, ...	New London, ...	4,200.00
" Whaling Bank, ...	New London, ...	2,682.00
New London City National Bank, ..	New London, ...	1,358.00
First National Bank, ...	New Milford, ...	1,820.40
Central " "	Norwalk, ...	902.50
Fairfield Co. National Bank, ...	Norwalk, ...	1,888.76
National Bank of Norwalk, ...	Norwalk, ...	2,812.50
First National Bank, ...	Norwich, ...	2,140.50
Merchants " "	Norwich, ...	1,000.00
Second " "	Norwich, ...	2,000.00
Thames " "	Norwich, ...	14,455.00
Uncas " "	Norwich, ...	998.40
Pawcatuck " "	Pawcatuck, ...	600.00
First " "	Portland, ...	1,000.00
First " "	Putnam, ...	1,875.00
First " "	Ridgefield, ...	250.00
First " "	Rockville, ...	2,100.00
Rockville " "	Rockville, ...	1,487.00
Valley " "	Seymour, ...	500.00
Southington " "	Southington, ...	935.20
City " "	South Norwalk, ...	1,542.00
Southport " "	Southport, ...	1,451.60
First " "	Stafford Springs, ...	418.75
First " "	Stamford, ...	8,800.00
Stamford " "	Stamford, ...	8,928.80
First " "	Stonington, ...	2,800.00
First " "	Suffield, ...	1,493.87
Thomaston " "	Thomaston, ...	500.00
Torrington " "	Torrington, ...	600.00
Brooks " "	Torrington, ...	850.00
First " "	Wallingford, ...	1,520.61
Citizens " "	Waterbury, ...	3,750.00
Fourth " "	Waterbury, ...	1,205.10
Manufacturers " "	Waterbury, ...	1,170.00
Waterbury " "	Waterbury, ...	6,892.00
First " "	Westport, ...	1,016.00
Windham " "	Willimantic, ...	842.00
First " "	Winsted, ...	787.50
Huribut " "	Winsted, ...	2,730.50
Saybrook Bank	Essex, ...	450.00
City "	Hartford, ...	4,180.00
State "	Hartford, ...	8,957.44
United States "	Hartford, ...	8,850.00
Amount forward, ...		\$261,182.78

TAX ON STOCK — RECEIPTS — CONTINUED.

NAME OF CORPORATION.	Location.	Amount of Tax.
Amount forward,.....		\$261,132.78
Union Bank,.....	New London,.....	3,000.00
Bridgeport Trust Co.,.....	Bridgeport,.....	28.88
Canton " ".....	Collinsville,.....	218.20
Colonial " ".....	Waterbury,.....	5,000.00
Columbia " ".....	Middletown,.....	500.00
Conn. Trust & Safe Deposit Co.,...	Hartford,.....	5,550.00
Eastern Banking Co.,.....	Hartford,.....	46.53
Equitable Trust Co.,.....	New London,.....	150.00
Fidelity Co.,.....	Hartford,.....	575.00
Greenwich Tr'st Loan & Deposit Co.,	Greenwich,.....	872.00
Hartford Trust Co.,.....	Hartford,.....	1,448.75
Hartford Exchange,.....	Hartford,.....	55.00
Home Trust Co.,.....	Derby,.....	600.00
Jackson Co.,.....	Middletown,.....	54.00
Meriden Trust & Safe Deposit Co.,	Meriden,.....	312.50
Middlesex Banking Co.,.....	Middletown,.....	1,016.40
New England Mortg. Security Co.,	Brooklyn,.....	1,000.00
New Britain Trust Co.,.....	New Britain,.....	50.00
New Haven Banking Co.,.....	New Haven,.....	30.00
" " Trust Co.,.....	New Haven,.....	1,000.00
Security Co.,.....	Hartford,.....	2,600.00
Stamford Trust Co.,.....	Stamford,.....	1,900.00
South Norwalk Trust Co.,.....	South Norwalk,.....	500.00
Thames Loan & Trust Co.,.....	Norwich,.....	30.00
Thompsonville Trust Co.,.....	Thompsonville,.....	268.40
Union Trust Co.,.....	New Haven,.....	1,268.98
Middletown & Portland Bridge Co.,	Middletown,.....	946.00
Suffield & Thompsonville Bridge Co.,	Thompsonville,.....	270.00
Ætna Fire Insurance Co.,.....	Hartford,.....	107,559.55
Ætna Life " ".....	Hartford,.....	47,712.50
Ætna Indemnity Co.,.....	Hartford,.....	2,187.50
Connecticut General Life Ins. Co.,	Hartford,.....	2,174.00
Connecticut Fire " ".....	Hartford,.....	18,037.22
Hartford Life " ".....	Hartford,.....	2,975.57
Hartford Steam Boiler Inspection & Insurance Co.,.....	Hartford,.....	15,000.00
Hartford Fire Insurance Co.,.....	Hartford,.....	52,510.00
National " " ".....	Hartford,.....	18,954.22
Norwalk " " ".....	Norwalk,.....	500.00
Orient " " ".....	Hartford,.....	8,987.21
Phoenix Insurance Co.,.....	Hartford,.....	30,260.00
Security " " ".....	New Haven,.....	8,375.00
Travelers " " ".....	Hartford,.....	33,177.02
Total, ...		\$633,802.96

TAX ON STOCK — PAYMENTS.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Christ Church of Bethlehem,.....	\$37.00
St. Paul's Episcopal Society of Brookfield,.....	2.11
First Congregational Society of Bridgeport,.....	11.50
The Hale Donation, Coventry,.....	11.25
The Second Ecclesiastical Society, Coventry,.....	19.75
The Day School Fund of Westchester, Colchester,..	4.00
First Ecclesiastical Society of East Haddam,.....	20.00
First Church of Christ, East Haddam,.....	8.25
First Ecclesiastical Society of Franklin,.....	14.25
First Church of Christ, Glastonbury,.....	6.50
The Goshen Academy, Goshen,.....	10.00
The First Ecclesiastical Society of Goshen,.....	8.50
First Baptist Church, Groton,.....	2.50
First Ecclesiastical Society of Groton,.....	9.00
Parish of St. Peter's Church, Hebron,.....	15.40
Trustees of Donations and Bequests for Church Pur-	
poses, Hartford,.....	171.55
Society for the Increase of the Ministry, Hartford,...	75.00
Missionary Society of Conn., Hartford,.....	70.80
First Ecclesiastical Society, Hartford,.....	26.00
Hartford Orphan Asylum,.....	187.70
American School at Hartford for the Deaf,.....	228.55
Watkinson Juvenile Asylum and Farm School, Hart-	
ford,.....	187.50
The Niles Charity Fund, Hartford,.....	98.40
Larrabee Fund, Hartford,.....	5.50
The Connecticut School Fund, Hartford,.....	517.00
City Missionary Society, Hartford,.....	12.30
Talcott St. Congregational Society of Hartford,....	16.50
Connecticut Baptist Convention, Hartford,.....	2.00
Hartford Hospital,.....	90.40
Farmington Ave. Congregational Society, Hartford,..	8.50
The Widows Society, Hartford,.....	44.20
Connecticut Baptist Convention, New Britain,.....	23.20
Greens Farms Consolidated Presbyterian Society of	
Westport,.....	42.15
Saugatuck Congregational Society,.....	2.50
The Staples High School, Westport,.....	84.00
The Missionary Society of the Diocese of Conn.,....	.50
First Ecclesiastical Society of New Milford,.....	16.50
Day-Kimball Hospital,.....	40.00
First Ecclesiastical Society of Plainville,.....	9.93
Amount forward,.....	\$2,030.69

TAX ON STOCK — PAYMENTS — CONTINUED.

WARRANTS PAID FOR LOSS OF DIVIDENDS.

Amount forward,.....		\$2,030.69
The Permanent Fund, St. Peter's Church, Plymouth,	\$9.25	
First Congregational Church, Plymouth,.....	15.80	
Plymouth Library Association,.....	4.00	
First Baptist Church, Putnam,.....	5.00	
The Ecclesiastical Society of Ridgefield,.....	11.22	
The Union Baptist Society of Mystic,.....	5.25	
The Connecticut Literary Institution, Suffield,.....	20.00	
The Torrington Library,.....	15.00	
The Congregational Church and Society of Trumbull,	1.00	
The Evergreen Cemetery Association of Watertown,	8.00	
The First Ecclesiastical Society of Watertown,.....	12.50	
Wilton Presbyterian Society,.....	22.50	
St. Matthew's Episcopal Society of Wilton,....	12.50	
First Ecclesiastical Society of Windham,.....	5.00	
The Beardsley Library, Winsted,.....	23.00	
First School Society of Wethersfield,.....	4.00	
First Ecclesiastical Society of Wethersfield,.....	10.00	
First Ecclesiastical Society of Woodbury,.....	23.55	
South Woodstock Baptist Church,.....	5.00	
The Woodstock Academy,.....	25.00	
First Congregational Church, Woodstock,.....	10.00	
First Ecclesiastical Society of Woodstock,.....	4.00	
East Woodstock Congregational Church,.....	8.00	
		\$2,290.26

WARRANTS PAID FOR AMOUNTS DUE TO TOWNS.

Town of Andover,.....	\$887.50	
City of Ansonia,.....	3,489.45	
Town of Ashford,.....	432.36	
Avon,.....	871.19	
Barkhamsted,.....	63.92	
Beacon Falls,.....	10.00	
Berlin,.....	1,595.92	
Bethany,.....	200.95	
Bethel,.....	1.40	
Bethlehem,.....	164.10	
Bloomfield,.....	461.34	
Bolton,.....	43.89	
Bozrah,.....	105.65	
Branford,.....	1,001.35	
Amounts forward,.....	\$9,329.02	\$2,290.26

TAX ON STOCK — PAYMENTS — CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TOWNS.

Amounts forward, ...	\$9,329.02	\$2,290.26
Town of Bridgewater, ...	564.71	
City of Bridgeport, ...	17,202.85	
Town of Bristol, ...	6,579.77	
Brookfield, ...	278.41	
Brooklyn, ...	1,178.30	
Burlington, ...	46.35	
Canaan, ...	1,091.56	
Canterbury, ...	116.00	
Canton, ...	958.60	
Chaplin, ...	274.49	
Chatham, ...	76.14	
Cheshire, ...	737.76	
Chester, ...	624.69	
Clinton, ...	1,438.21	
Colchester, ...	450.92	
Colebrook, ...	66.41	
Columbia, ...	30.73	
Cornwall, ...	130.47	
Coventry, ...	415.79	
Cromwell, ...	825.80	
Danbury, ...	2,299.00	
Darien, ...	271.05	
City of Derby, ...	3,262.38	
Town of Durham, ...	182.36	
Eastford, ...	39.90	
East Granby, ...	647.12	
East Haddam, ...	3,433.63	
East Hartford, ...	2,244.53	
East Haven, ...	171.84	
East Lyme, ...	217.95	
Easton, ...	175.49	
East Windsor, ...	660.93	
Ellington, ...	614.01	
Enfield, ...	3,081.88	
Essex, ...	1,167.92	
Fairfield, ...	2,345.95	
Franklin, ...	153.29	
Farmington, ...	4,693.83	
Glastonbury, ...	1,153.80	
Amounts forward, ...	\$69,228.84	\$2,290.26

TAX ON STOCK — PAYMENTS — CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TOWNS.

Amounts forward,.....	\$89,228.84	\$2,290.26
Town of Goshen,.....	1,159.14	
Granby,.....	815.01	
Greenwich, ...	993.43	
Griswold,.....	1,698.36	
Groton,.....	2,773.10	
Guilford,.....	889.85	
Haddam,.....	512.11	
Hamden, ...	107.86	
Hampton, ..	63.45	
City of Hartford, ...	205,937.18	
Town of Hartland,.....	9.47	
Harwinton,.....	25.14	
Hebron,.....	126.01	
Huntington,.....	845.15	
Kent, ...	71.52	
Killingly, ...	605.01	
Killingworth,.....	2.98	
Lebanon,.....	621.59	
Ledyard,.....	288.70	
Lisbon,.....	222.43	
Litchfield,.....	2,399.70	
Lyme, ...	547.24	
Madison,.....	663.23	
Manchester, ...	4,872.46	
Mansfield,.....	108.11	
Marlborough,.....	28.10	
Meriden, ...	6,640.24	
Middlebury, ...	203.50	
Middlefield, ...	117.36	
Middletown,.....	11,137.17	
Milford,.....	898.63	
Monroe,.....	423.02	
Montville,.....	309.28	
Morris,.....	52.42	
Borough of Naugatuck,.....	2,635.23	
Town of New Canaan,.....	773.98	
New Britain,.....	6,466.90	
New Fairfield,.....	115.54	
New Hartford,.....	174.42	
Amounts forward,.....	\$325,062.86	\$2,290.26

TAX ON STOCK — PAYMENTS — CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TOWNS.

Amounts forward,.....	\$325,062.86	\$2,290.26
City of New Haven,.....	89,950.63	
Town of Newington, ...	471.05	
City of New London,.....	9,457.36	
Town of New Milford,.....	2,306.29	
Newtown,.....	1,162.80	
Norfolk, ...	1,543.44	
North Branford,.....	187.11	
North Canaan,.....	90.21	
North Haven,.....	847.07	
North Stonington,.....	498.23	
Norwalk,.....	5,813.08	
Norwich,.....	9,642.77	
Old Lyme, ...	99.89	
Old Saybrook,.....	218.42	
Orange,.....	402.44	
Oxford, ...	100.41	
Plainfield,.....	1,085.84	
Plainville,.....	175.68	
Plymouth,.....	668.16	
Pomfret,.....	258.30	
Portland,.....	1,999.77	
Preston,.....	75.24	
Prospect,.....	82.44	
Putnam,.....	1,588.60	
Redding,.....	126.07	
Ridgefield, ...	561.89	
Rocky Hill, ...	209.11	
Roxbury, ...	195.40	
Salem, ...	66.27	
Salisbury,.....	952.93	
Saybrook,.....	1,127.54	
Scotland,.....	175.20	
Seymour, ...	867.84	
Sharon, ...	159.11	
Sherman,.....	196.97	
Simsbury,.....	3,234.93	
Somers,.....	1,451.00	
Southbury,.....	482.78	
Southington, ...	2,955.57	
Amounts forward,.....	\$415,500.20	\$2,290.26

TAX ON STOCK — PAYMENTS — CONTINUED.

WARRANTS PAID FOR AMOUNTS DUE TOWNS.

Amounts forward,.....	\$415,500.20	\$2,290.26
Town of South Windsor,.....	2,541.52	
Sprague, ...	102.83	
Stafford, ...	1,602.33	
Stamford, ...	9,129.60	
Sterling, ...	2.98	
Stonington, ...	4,066.07	
Stratford, ...	1,265.69	
Suffield, ...	11,548.48	
Thomaston, ...	1,729.44	
Thompson, ...	370.82	
Tolland, ...	413.42	
Torrington, ...	2,104.31	
Trumbull, ...	1,002.24	
Union, ...	3.45	
Vernon, ...	15,332.93	
Voluntown, ...	4.18	
Wallingford, ...	1,232.88	
Warren, ...	7.02	
Washington, ...	59.94	
City of Waterbury, ...	6,449.40	
Town of Waterford, ...	204.29	
Watertown, ...	1,816.09	
Westbrook, ...	399.72	
West Hartford, ...	18,945.03	
Weston, ...	63.11	
Westport, ...	1,980.60	
Wethersfield, ...	3,565.45	
Wilton, ...	642.14	
Windham, ...	1,703.99	
Winchester, ...	5,111.94	
Windsor, ...	2,441.24	
Windsor Locks, ...	2,804.45	
Wolcott, ...	24.12	
Woodbridge, ...	143.99	
Woodbury, ...	956.32	
Woodstock, ...	399.14	
		515,671.35
Total Payments, ...		\$517,961.61

INVESTMENT TAX.

TABLE SHOWING RECEIPTS SINCE ENACTMENT OF TAX ON NOTES,
BONDS, ETC.

Fiscal Year ending	Rate.	Number of Notes, etc.	Amount of Notes, etc.	Tax.
1890.....	2 mills.	44,501	\$33,654,335.00	\$129,452.06
1891.....	"	30,061	24,792,509.04	80,524.47
1892.....	"	44,635	39,478,988.78	108,433.95
1893.....	"	16,863	12,418,673.91	33,991.48
1894.....	"	25,583	20,507,396.21	56,003.88
1895.....	"	23,719	16,533,543.90	56,861.83
1896.....	"	24,338	21,159,161.35	48,576.77
1897.....	"	14,496	14,580,981.57	44,543.84
1898.....	4 mills.	7,974	7,435,807.02	32,194.53
1899.....	"	21,910	20,637,643.59	87,177.19
1899.....	"	23,036	21,597,311.43	92,425.12
1900.....	"	22,923	22,040,831.08	93,399.01
1901.....	"	28,683	24,903,076.12	146,710.02
1902.....	"	32,837	34,429,938.50	147,641.88

MISCELLANEOUS RECEIPTS.

John W. Atwood, Paymaster-General, unexpended balance returned, ...	\$173.43
Mathewson W. Potter, Commissary-General, sale of supplies, ...	368.81
Francis Stevenson, Superintendent, sale of old copper, ...	100.00
George B. Newton, Quartermaster-General, unexpended balance returned, ...	2,144.56
A. Chamberlain, Comptroller, over payment returned by Case, Lockwood & Brainard Co., ...	85.30
Francis Stevenson, Superintendent, old material sold, ...	35.00
C. A. Lindsley, Secretary of State Board of Health, unexpended balance returned, ...	267.29
George B. Newton, Quartermaster-General, miscellaneous receipts, ...	16.00
George B. Newton, Quartermaster-General, unexpended balance, appropriation for sick volunteer soldiers, Spanish-American War, returned, ...	48.00
George H. Knight, Surgeon-General, unexpended balance returned, ...	11.80
A. Chamberlain, Comptroller, reimbursement from United States, for funeral expenses of deceased soldier, ...	7.67
A. B. Beers, Treasurer, unexpended balance returned, Fitch's Home, D. V. S., ...	856.33
A. B. Beers, Treasurer, unexpended balance returned, Fitch's Home, D. V. S., New Buildings, ...	46.15
A. Chamberlain, Comptroller, penalty from road contract, Vernon, United States Government, reimbursement for funeral expenses, deceased soldier, ...	66.00
D. W. McFarland, license Insane Asylum, ...	10.47
A. Chamberlain, Comptroller, old material sold, ...	50.00
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses, deceased soldiers, ...	50.00
A. Chamberlain, Comptroller, account State paupers, Berlin, ...	7.49
George B. Newton, Quartermaster-General, miscellaneous receipts, ...	29.82
	61.75
Amount forward, ...	\$4,435.87

MISCELLANEOUS RECEIPTS—CONTINUED.

Amount forward, ...	\$4,435.87
Francis Stevenson, Superintendent, sale old gold from dome, ...	152.42
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses deceased soldier, ...	30.52
George B. Newton, Quartermaster-General, overpayment Spanish-American War claim, returned, ...	19.50
Francis Stevenson, Superintendent, sale old carpet and paper, ...	35.00
George B. Newton, Quartermaster-General, balance of appropriation returned, ...	336.37
George B. Newton, Quartermaster-General, miscellaneous receipts, ...	215.00
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses of deceased soldier, ...	12.17
Francis Stevenson, Superintendent, sale old material, ...	25.00
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses of deceased soldier, ...	2.25
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses of deceased soldier, ...	6 94
George B. Newton, Quartermaster-General, miscellaneous receipts, ...	10.00
A. Chamberlain, Comptroller, money returned by J. S. Jones, secretary State Firemen's Association, as wrongfully paid to P. W. Capello, ...	20.00
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses of deceased soldier, ...	8.55
George B. Newton, Quartermaster-General, miscellaneous receipts, ...	120.00
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expenses deceased soldier, ...	8 65
George B. Newton, Quartermaster-General, unexpended balance returned, ...	67.15
Amount forward, ...	\$5,505.39

MISCELLANEOUS RECEIPTS — CONTINUED.

Amount forward,.....	\$5,505.39
Town of Haddam, reimbursement for funeral expenses of deceased soldier,.....	35.00
Charles A. Thompson, Treasurer, unexpended balance returned, ..	88.88
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expense of deceased soldier,.....	18.24
A. Chamberlain, Comptroller, reimbursement from U. S. Government for funeral expense of deceased soldier,.....	10.87
Amos Browning, Agent, sale of Morgan property, Ledyard,.....	60.00
Francis Stevenson, Superintendent, sale old iron,.....	85.00
A. Chamberlain, Comptroller, reimbursement account overpayment bond of J. H. Light,.....	35.00
George B. Newton, Quartermaster-General, miscellaneous receipts, ..	544.70
A. Chamberlain, Comptroller, amount returned by B. & A. R. R. Co., account transportation Constitutional Convention,....	27.72
George P. McLean, Governor, on account of Spanish War claims, ..	42,057.60
D. W. McFarland, M.D., renewal of license for Asylum for Insane, ...	25.00
C. N. Luther, renewal of license for Asylum for Insane, ...	25.00
John J. Wagner, renewal of license for Asylum for Insane,.....	25.00
A. Chamberlain, Comptroller, property sold,.....	30.00
George B. Newton, Quartermaster-General, miscellaneous receipts, ..	40.25
Francis Stevenson, Superintendent, old material sold,.....	30.00
Edwin Smith Vail, renewal license for Asylum for Insane,.....	25.00
Amount forward, ...	\$48,663.15

MISCELLANEOUS RECEIPTS — CONTINUED.

Amount forward, ...	\$48,663.15
Edward Everett Smith, renewal of license for Asylum for Insane, ...	75.00
Mathewson W. Potter, Commissary-General, miscellaneous receipts, ...	513.69
George B. Newton, Quartermaster-General, miscellaneous receipts, ...	86.53
Total, ...	<u>49,338.37</u>

\$150.5

11,

283,

965,

138,

167,

392,

17,

113,

31,

42,

9,

14,

77,

90,

115,

92,

34,

\$2,749,

\$2,530,

\$2,557,

and cano

	1899	1900	1901	1902
	\$150,598.84	\$154,711.80	\$151,932.40	\$155,278.10
	11,036.38	11,274.89	11,080.50	12,069.01
	283,817.12	291,066.74	300,769.37	310,402.98
	965,502.92	975,143.48	973,878.34	984,918.37
	138,502.78	157,450.93	180,699.58	238,922.50
	167,537.27	165,730.58	175,383.75	141,131.35
	392,782.98	418,780.28	441,672.25	445,721.77
	17,544.88	27,605.03	2,068.42	49,338.37
	113,722.79	122,939.77	121,231.52	110,524.21
	31,418.44	54,223.59	47,545.20	52,115.10
	42,480.00	37,219.81	43,874.81	51,960.38
	9,958.36	10,157.01	10,608.94	11,446.98
	14,026.65	15,264.62	18,015.02	19,606.45
	77,946.98	87,114.86	86,774.19	108,666.16
	90,209.86	52,306.15	196,083.97	68,021.96
	115,195.30	165,930.17	222,320.48	335,734.96
	92,425.12	93,399.01	146,710.02	147,641.88
	34,566.53	36,538.11	25,507.58	31,611.70
	\$2,749,273.20	\$2,876,856.83	\$3,156,156.34	\$3,275,112.23
	\$2,530,280.33	\$2,528,514.13	\$3,777,109.81	\$3,113,687.57
	\$2,557,215.99	\$2,108,873.29	\$1,720,826.76	\$1,091,402.10

d and canceled.



STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

DR.	CIVIL LIST.	
To Payments :		
Civil List Orders,.....	\$2,569,284.69	
Interest on State Bonds,.....	65,360.38	
State Bonds purchased,.....	468,000.00	
Premium on State Bonds purchased,.....	9,477.30	
Interest on Funds in Treasury as follows :		
Agricultural College Fund,.....	\$134.10	
Town Deposit Fund,.....	131.62	
Principal of School Fund,.....	317.46	
Interest of School Fund,.....	982.02	
		1,565.20
To Balance October 1, 1902,.....		571,697.90

 \$3,685,385.47

STATEMENT OF ACCOUNTS.

CIVIL LIST.		CR.
By Receipts :		
Balance in Treasury October 1, 1901,.....		\$410,273.24
Interest of the School Fund transferred,.....	\$110,524.21	
Avails of Courts,.....	52,115.10	
Commissioners of Pharmacy,.....	187.00	
Commissioners of Shell-Fisheries,.....	9,242.56	
Comptroller (Statutes sold),.....	878.00	
Corporate Franchise Tax,.....	2,250.00	
Corporation Capital Fee,.....	22,435.50	
Escheated Estates,.....	397.44	
Express Companies, Tax on,.....	11,446.98	
Fees from Executive Secretary,.....	336.00	
Fees from Secretary's Office,.....	11,515.56	
Inheritance Tax,.....	335,734.96	
Insurance Commissioner, Receipts of,.....	108,666.16	
Interest Account,.....	81,611.70	
Investments, Tax on,.....	147,641.88	
Itinerant Venders' License Fees,.....	300.00	
Military Commutation Tax,.....	155,278.10	
Miscellaneous Receipts,.....	49,338.37	
Mutual Fire Insurance Companies, Tax on,..	12,069.01	
Mutual Life Insurance Companies, Tax on,..	310,402.98	
National Aid to State Homes, D. V. S.,.....	51,960.88	
Nonresident Stock Tax,.....	141,131.85	
Railroads, Steam, Tax on,.....	984,918.37	
Railroads, Street, Tax on,.....	238,922.50	
Rolling Stock Companies, Tax on,.....	130.55	
Salaries of the Bank Commissioners,.....	6,700.45	
Salary of the Building and Loan Commissioner,	844.83	
Salaries of the Railroad Commissioners,.....	12,804.07	
Savings Banks, Tax on,.....	445,721.77	
Telegraph and Telephone Companies, Tax on,	19,606.45	
		3,275,112.28
		<u>\$3,685,385.47</u>

STATEMENT OF TRUST FUNDS.

DR. SCHOOL FUND — PRINCIPAL.

To Commissioner's Orders paid from Principal,..	\$258,248.00
To Balance September 30, 1902,.....	7,328.64
	<u>\$265,571.64</u>

DR. SCHOOL FUND — INTEREST.

To Interest transferred to Civil List March 1, 1902,	\$110,524.21
To Balance September 30, 1902,.....	72,175.07
	<u>\$182,699.28</u>

DR. PRINCIPAL OF THE TOWN DEPOSIT FUND.

To Amount paid Town of Southbury,.....	<u>\$8,998.91</u>
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DR. INTEREST OF THE TOWN DEPOSIT FUND.

To Amount paid Town of Southbury,.....	<u>\$181.62</u>
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DR. PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.

To Principal Loaned to September 30, 1902, ...	\$12,650.00
To Balance September 30, 1902,.....	2,300.00
	<u>\$14,950.00</u>

DR. INTEREST OF THE AGRICULTURAL COLLEGE FUND.

To Paid Storrs Agricultural College, ...	\$6,700.00
To Balance September 30, 1902,.....	1,779.70
	<u>\$8,479.70</u>

DR. AGRICULTURAL AND MECHANICAL COLLEGE FUND.

To Amount paid Storrs Agricultural College,.....	<u>\$25,000</u>
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STATEMENT OF TRUST FUNDS.

SCHOOL FUND—PRINCIPAL.

CR.

By Balance of Principal, October 1, 1901,.....	\$24,696.01
By Collection of Principal,.....	240,875.63
	<u>\$265,571.64</u>

By Balance October 1, 1902,.....	\$7,323.64
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SCHOOL FUND—INTEREST.

CR.

By Balance October 1, 1901,.....	\$74,874.89
By Collection of Interest,.....	107,824.39
	<u>\$182,699.28</u>

By Balance October 1, 1902,.....	\$72,175.07
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PRINCIPAL OF THE TOWN DEPOSIT FUND.

CR.

By Balance October 1, 1901,.....	\$3,998.91
----------------------------------	------------

INTEREST OF THE TOWN DEPOSIT FUND.

CR.

By Interest Received,.....	\$131.62
----------------------------	----------

PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.

CR.

By Balance October 1, 1901,.....	\$7,850.00
By Principal received during year,.....	7,100.00
	<u>\$14,950.00</u>

By Balance October 1, 1902,.....	\$2,300.00
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INTEREST OF THE AGRICULTURAL COLLEGE FUND.

CR.

By Balance October 1, 1901,.....	\$2,486.29
By Interest received during year,.....	5,993.41
	<u>\$8,479.70</u>

By Balance October 1, 1902,.....	\$1,779.70
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AGRICULTURAL AND MECHANICAL COLLEGE FUND.

CR.

By Amount received from U. S. Government,....	25,000
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STATEMENT OF TRUST FUNDS.

DR.	ESTATE OF TOWNSEND SAVINGS BANK.	
To Balance September 30, 1902,.....		<u>\$5,491.70</u>

DR.	ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.	
To Balance September 30, 1902,.....		<u>\$485.31</u>

DR.	ESTATE OF CHARTER OAK LIFE INSURANCE CO.,	
To Amount paid during the year,.....		\$13.55
To Balance September 30, 1902,.....		3,842.56
		<u>\$3,856.11</u>

DR.	ESTATE OF CONTINENTAL LIFE INSURANCE CO.	
To Amount paid during the year,.....		363.40
To Balance September 30, 1902,.....		3,750.06
		<u>\$4,113.46</u>

DR.	UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.	
To Balance September 30, 1902,.....		<u>39.50</u>

DR.	STATE LIBRARIAN.	
To Balance September 30, 1902,.....		<u>\$1,708.62</u>

DR.	DANBURY & STATE LINE RAILROAD CO.	
To Balance September 30, 1902,.....		<u>\$85.00</u>

STATEMENT OF TRUST FUNDS.

ESTATE OF TOWNSEND SAVINGS BANK.		Cr.
By Balance October 1, 1901,.....	\$5,491.70	
By Balance October 1, 1902,.....		\$5,491.70
ESTATE OF PEOPLE'S SAVINGS BANK OF MIDDLETOWN.		Cr.
By Balance October 1, 1901,.....	\$485.31	
By Balance October 1, 1902,.....		\$485.31
ESTATE OF CHARTER OAK LIFE INSURANCE CO.		Cr.
By Balance October 1, 1901,.....	\$3,856.11	
	\$3,856.11	
By Balance October 1, 1902,.....		\$3,842.56
ESTATE OF CONTINENTAL LIFE INSURANCE CO.		Cr.
By Balance October 1, 1901,.....	\$4,113.46	
	\$4,113.46	
By Balance October 1, 1902,.....		\$3,750.06
UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.		Cr.
By Balance October 1, 1901,.....	\$39.50	
By Balance October 1, 1902,.....		\$39.50
STATE LIBRARIAN.		Cr.
By Balance October 1, 1901,.....	\$1,708.62	
By Balance October 1, 1902,.....		\$1,708.62
DANBURY & STATE LINE RAILROAD CO.		Cr.
By Balance October 1, 1901,.....	\$85.00	
By Balance October 1, 1902,.....		\$85.00

TREASURER'S REPORT, 1902.

STATEMENT OF TRUST FUNDS.

DR. NORWICH & WORCESTER RAILROAD COMPANY.
 To Balance September 30, 1902, ... \$180.00

DR. MOODUS & EAST HAMPTON RAILROAD COMPANY.
 To Balance September 30, 1902, ... \$123.00

DR. HARTFORD & CONNECTICUT WESTERN RAILROAD COMPANY.
 To Balance September 30, 1902, ... \$11.00

DR. HARTFORD & SPRINGFIELD STREET RAILWAY COMPANY.
 To Amount paid during the year, ... \$50.00

DR. EAST GRANBY & SUFFIELD RAILROAD COMPANY.
 To Balance September 30, 1901, ... \$55.00

DR. CONNECTICUT RAILWAY AND LIGHTING COMPANY.
 To Amount paid during the year, ... \$6,818.58

DR. JAMES ROOT PRISON FUND—SURPLUS PRINCIPAL
 To Balance September 30, 1901, ... \$8,549.90

DR. JAMES ROOT PRISON FUND—INTEREST.
 To Amount paid during the year, ... \$331.61

DR. ITINERANT VENDERS' SPECIAL DEPOSIT.
 To Amount paid during the year, ... \$2,000.00
 To Balance September 30, 1902, ... 800.00
\$2,800.00

STATEMENT OF TRUST FUNDS.

NORWICH & WORCESTER RAILROAD COMPANY.		CR.
By Balance October 1, 1901,.....	<u>\$180.00</u>	
By Balance October 1, 1902,.....		<u>\$180.00</u>
MOODUS & EAST HAMPTON RAILROAD COMPANY.		CR.
By Balance October 1, 1901,.....	<u>\$123.00</u>	
By Balance October 1, 1902,.....		<u>\$123.00</u>
HARTFORD & CONNECTICUT WESTERN RAILROAD COMPANY.		CR.
By Balance October 1, 1901,.....	<u>\$11.00</u>	
By Balance October 1, 1902,.....		<u>\$11.00</u>
HARTFORD & SPRINGFIELD STREET RAILWAY COMPANY.		CR.
By Balance October 1, 1901,.....	<u>\$50.00</u>	
EAST GRANBY & SUFFIELD RAILROAD COMPANY.		CR.
By Balance October 1, 1901,.....	<u>\$55.00</u>	
By Balance October 1, 1902,.....		<u>\$55.00</u>
CONNECTICUT RAILWAY AND LIGHTING COMPANY.		CR.
By Balance October 1, 1901,.....	<u>\$6,818.58</u>	
JAMES ROOT PRISON FUND—SURPLUS PRINCIPAL.		CR.
By Balance October 1, 1901,.....	<u>\$8,549.90</u>	
By Balance October 1, 1902,.....		<u>\$8,549.90</u>
JAMES ROOT PRISON FUND—INTEREST.		CR.
By Amount received during the year,.....	<u>\$331.61</u>	
ITINERANT VENDERS' SPECIAL DEPOSIT.		CR.
By Balance October 1, 1901,.....	<u>\$1,300.00</u>	
By Amount received during the year,.....	<u>1,500.00</u>	
	<u>\$2,800.00</u>	
By Balance October 1, 1902,.....		<u>\$800.00</u>

STATEMENT OF TRUST FUNDS.

DR.	TAX ON STOCK.	
To Warrants paid to Towns,.....	\$515,671.35	
To Warrants paid for Loss of Dividends,.....	2,290.26	
To Amount transferred to Civil List, Nonresident		
Stock,.....	115 841.35	
		<u>\$633,802.96</u>

STATEMENT OF ACCOUNTS.

DR.	BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.	
Cash,.....	\$680,397.96	

\$680,397.96

STATEMENT OF TRUST FUNDS.

TAX ON STOCK.

CR.

By Amount received from various Corporations,.. \$683,802.96

\$683,802.96

STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

CR.

Civil List, ...	\$571,697.90
Agricultural College Fund, Interest, ...	1,779.70
Agricultural College Fund, Principal, ...	2,300.00
Charter Oak Life Insurance Co., Estate of, ...	3,842.56
Continental Life Insurance Co., Estate of, ...	3,750.06
Danbury & State Line Railroad Co., ...	85.00
East Granby & Suffield Railroad Co., ...	55.00
Hartford & Conn. Western Railroad Co., ...	11.00
Itinerant Venders' Special Deposit, ...	800.00
James Root Prison Fund, Surplus Principal, ...	8,549.90
Moodus & East Hampton Railroad Co., ...	123.00
Norwich & Worcester Railroad Co., ...	180.00
People's Savings Bank of Middletown, Estate of, ...	485.31
School Fund, Interest, ...	72,175.07
School Fund, Principal, ...	7,823.64
State Librarian, ...	1,708.62
Townsend Savings Bank, Estate of, ...	5,491.70
Unclaimed Deposits from County Treasurers, ...	39.50

\$680,897.96

GENERAL BALANCES.

DR.

HENRY H. GALLUP, TREASURER,

To Receipts, including Balances, October 1, 1902 :

Civil List, ...	\$3,685,885.47
Agricultural College Fund, Interest, ...	8,479.70
Agricultural College Fund, Principal, ...	14,950.00
Agricultural and Mechanical College Fund, ...	25,000.00
Charter Oak Life Insurance Co., Estate of, ..	3,856.11
Continental Life Insurance Co., Estate of, ..	4,113.46
Connecticut Railway & Lighting Co., ...	6,818.58
Danbury & State Line Railroad Co., ...	85.00
East Granby & Suffield Railroad Co., ...	55.00
Hartford & Conn. Western Railroad Co., ..	11.00
Hartford & Springfield Street Railway Co., ..	50.00
Itinerant Venders' Special Deposit, ...	2,800.00
James Root Prison Fund, Surplus Principal, ..	8,549.90
James Root Prison Fund, Interest, ...	331.61
Moodus & East Hampton Railroad Co., ...	123.00
Norwich & Worcester Railroad Co., ...	180.00
People's Savings Bank of Middletown, Est. of, ..	485.31
School Fund, Interest, ...	182,699.28
School Fund, Principal, ...	265,571.64
State Librarian, ...	1,708.62
Town Deposit Fund, ...	3,998.91
Townsend Savings Bank, Estate of, ...	5,491.70
Unclaimed Deposits from County Treasurers, ..	39.50
Tax on Stock, ...	633,802.96

\$4,854,586.75

GENERAL BALANCES.

IN ACCOUNT WITH THE STATE OF CONNECTICUT. CR.

By Payments :

Civil List,.....	\$2,569,284.69
Agricultural College Fund, Interest,.....	6,700.00
Agricultural College Fund, Principal,.....	12,650.00
Agricultural and Mechanical College Fund,	25,000.00
Charter Oak Life Insurance Co.,.....	18.55
Continental Life Insurance Co.,.....	363.40
Connecticut Railway & Lighting Co.,.....	6,818.58
Hartford & Springfield Street Railway Co.,	50.00
Itinerant Venders' Special Deposit,.....	2,000.00
James Root Prison Fund, Interest,.....	831.61
School Fund, Interest,.....	110,524.21
School Fund, Principal,.....	258,248.00
Town Deposit Fund,.....	3,998.91
Tax on Stock,.....	633,802.96
State Bonds purchased,.....	468,000.00
Premium on State Bonds purchased,.....	9,477.30
Interest on State Bonds,.....	65,860.38
Interest on Agricultural College Fund in Treasury,.....	184.10
Interest on Principal of School Fund in Treasury,	317.46
" " Interest of School Fund in Treasury,	982.02
" " Town Deposit Fund in Treasury,	131.62
Balance to Cash, October 1, 1902,.....	680,397.96

\$4,854,586.75

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,
OFFICE OF THE TREASURER,
HARTFORD, Oct. 15, 1902.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1902, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1902, was six hundred eighty thousand three hundred ninety-seven dollars and ninety-six cents (\$680,397.96).

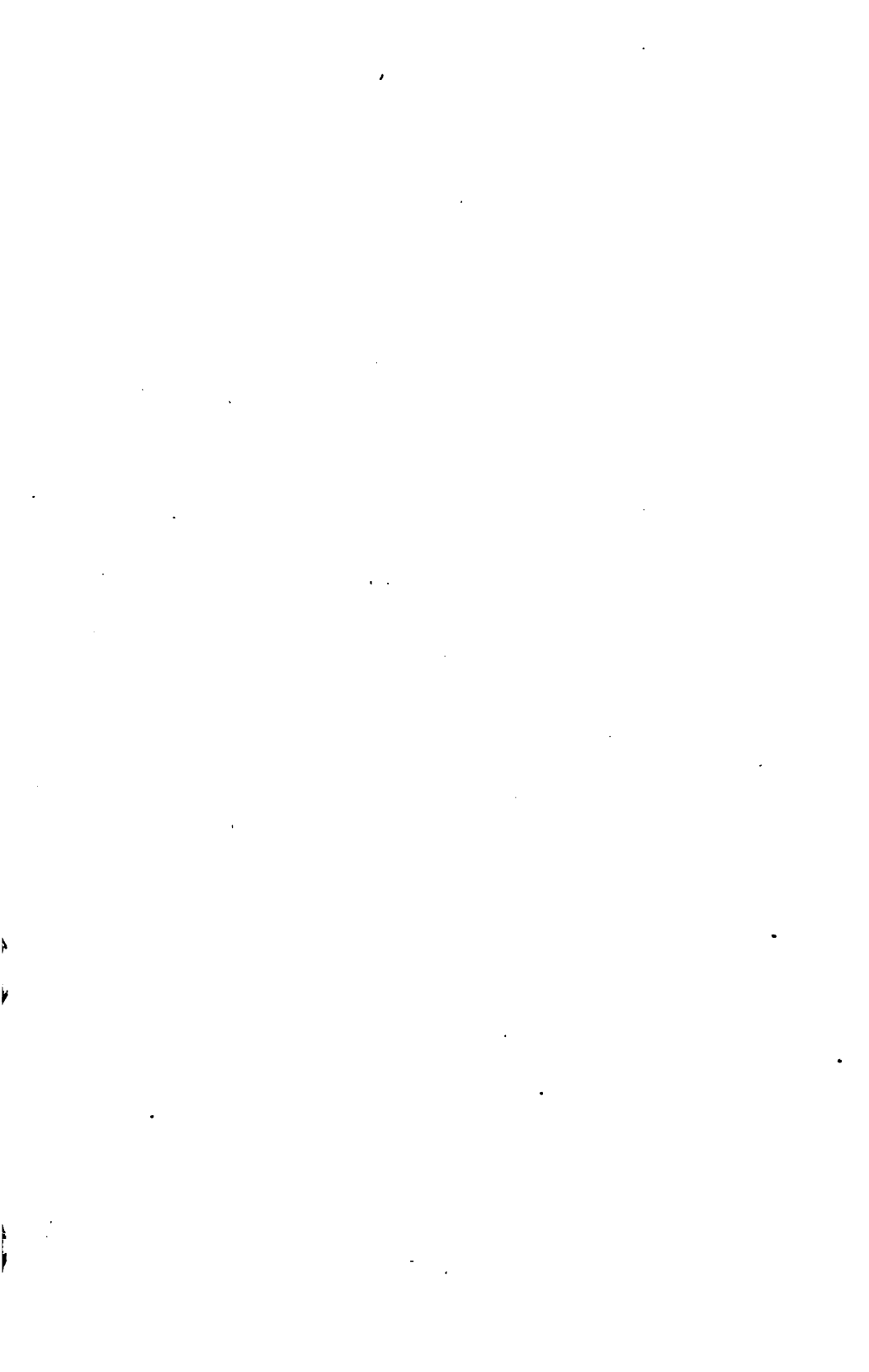
WALTER A. RILEY, } *Auditors of*
JAMES P. BREE, } *Public Accounts.*
A. CHAMBERLAIN, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,
HARTFORD, Oct. 15, 1902.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

CARNOT O. SPENCER,
Commissioner of the School Fund.

REPORT
OF
THE TREASURER
REGARDING APPROPRIATIONS
FOR THE
TWO YEARS ENDING SEPTEMBER 30, 1901.



APPROPRIATIONS FOR TWO YEARS.

ENDING SEPTEMBER 30, 1901.

Amount Appropriated by General Assembly of 1899, . . .	\$4,714,970.85
Deficiency Appropriations by General Assembly of 1901, . . .	81,200.00
Additional Appropriations by Board of Control, . . .	278,088.87
Addition by transfer by Board of Control, . . .	88,204.88
Appropriations by General Assembly of 1901, and available on passage of the act, . . .	454,185.94
	\$5,556,549.49
Deductions by Transfer, Board of Control, . . .	88,204.88
Total Appropriations available for two years, . . .	\$5,528,844.66

Amount paid on Civil List Orders, . . .	\$4,942,647.86
Amount Covered Back to Treasury April 1, 1902, . . .	269,975.00
Amount Reappropriated for 1902 and 1903, . . .	310,732.80
	\$5,528,844.66

Grants by General Assembly 1901. No appropriation, . . .	\$44,610.93
Grants by Senate 1901. No appropriation, . . .	27,520.22
Grants by House 1901. No appropriation, . . .	93,905.08
	\$166,036.18

Appropriated for		Amount Approp- riated by General Assembly 1899.
Salary of the Governor,		\$8,000.00
“ “ Executive Secretary,		2,400.00
“ “ “ Clerk,		3,600.00
Inaugural Ceremonies,		500.00
Governor's Office — office and incidental expenses,		2,400.00
Extraordinary Expenses of the Governor,		3,000.00
Salary of the Lieutenant-Governor,		1,000.00
“ “ Secretary,		8,000.00
Secretary's Office — salary of Chief Clerk,		3,600.00
“ “ “ “ 1st Assistant Clerk,		2,800.00
“ “ “ “ 2d “		2,800.00
“ “ clerical services per diem,		1,750.00
“ “ incidental expenses,		800.00
“ “ compilation of State Register,		900.00
Salary of the Treasurer,		3,000.00
Treasurer Office — salary of Chief Clerk,		3,600.00
“ “ “ “ 1st Assistant Clerk,		2,800.00
“ “ “ “ 2d Assistant Clerk,		2,800.00
“ “ “ “ 3d Assistant Clerk,		600.00
“ “ clerical services per diem,		1,000.00
“ “ incidental and office expenses,		3,000.00
Salary of the Comptroller,		3,600.00
Comptroller's Office — salary of Chief Clerk,		2,800.00
“ “ “ “ Assistant Clerk,		1,800.00
“ “ clerical services per diem,		600.00
“ “ incidental and office expenses,		200.00
Legal Expenses of Comptroller,		
Amounts forward,	\$	61,850.00

TREASURER'S REPORT, 1902.

73

Deficit Appropria- tion by General Assembly 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
.....					\$8,000.00	\$8,000.00	.....	.....
.....					2,400.00	2,400.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					500.00	489.00	\$11.00	.....
.....					2,400.00	1,579.53	820.47	.....
.....				\$6,100.00	9,100.00	7,102.33	1,997.67	.....
.....					1,000.00	1,000.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,800.00	2,799.89	.11	.....
.....					2,800.00	2,800.00	.....	.....
.....	\$116.60	.....	.....	.....	1,866.60	1,866.60	.....	.....
.....	537.50	.....	.....	.....	1,857.50	1,857.50	.....	.....
.....					900.00	900.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,800.00	2,800.00	.....	.....
.....					2,800.00	2,800.00	.....	.....
.....				850.00	350.00	.....	350.00	.....
.....					600.00	430.00	170.00	.....
.....	419.32	.....	.....	.....	1,419.32	1,419.32	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,800.00	2,799.87	13	.....
.....		\$260.00	.....	.....	1,560.00	1,560.00	.....	.....
.....	694.27	.....	.....	.....	1,294.27	1,294.27	.....	.....
.....			\$100.00	.....	100.00	10.00	90.00	.....
.....	1,787.69	260.00	100.00	6,450.00	70,247.69	66,808.31	3,439.38	.....

TREASURER'S REPORT, 1902.

75

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer, Board of Control.	Appropria- tion by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1902.	Carried to Account for 1902 and 1903.
.....	1,787.69	260.00	100.00	6,450.00	70,247.69	66,808.81	8,439.88	.....
.....					8,000.00	8,000.00	.....	.....
.....			1,000.00	.....	1,000.00	159.69	840.31	.....
.....	600.00	1,000.00	.....	.....	2,100.00	1,705.23	394.77	.....
.....					2,000.00	1,766.87	233.63	.....
.....					3,600.00	3,561.11	88.89	.....
.....					2,800.00	1,964.15	835.85	.....
.....				6,000.00	8,000.00	2,178.87	.....	5,821.63
.....	6,900.00	.....	.....	9,500.00	16,400.00	.....	.....	16,400.00
.....				1,500.00	1,500.00	.....	.....	1,500.00
.....					500.00	15.25	484.75	.....
.....			160.00	.....	340.00	7.05	332.95	.....
.....					9,000.00	9,000.00	.....	.....
.....					2,000.00	2,000.00	.....	.....
.....					32,000.00	32,000.00	.....	.....
.....					8,000.00	8,000.00	.....	.....
.....				1,333.87	65,333.67	64,999.87	333.80	.....
.....				333.83	16,333.33	16,250.00	83.33	.....
.....					6,000.00	6,000.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....					5,000.00	5,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....					8,000.00	8,000.00	.....	.....
.....					4,000.00	3,999.99	.01	.....
.....					6,000.00	6,000.00	.....	.....
.....	9,287.69	1,260.00	1,260.00	25,117.00	297,154.69	286,415.89	7,017.67	23,721.63

TREASURER'S REPORT, 1902.

79

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropri- ation by General Assembly, 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
.....	9,980.01	1,260.00	1,260.00	27,451.00	468,781.01	425,315.95	12,742.76	25,722.80
.....					25,000.00	20,843.65	4,156.85	.....
.....					5,500.00	3,070.34	2,429.66	.....
.....					25,000.00	16,460.32	8,539.68	.....
.....					45,000.00	37,274.40	7,725.60	.....
.....					18,000.00	9,212.46	8,787.54	.....
.....					40,000.00	22,618.18	17,381.82	.....
.....					7,500.00	5,210.33	2,289.67	.....
.....					4,000.00	1,918.80	2,081.20	.....
.....					7,000.00	5,588.74	1,411.26	.....
.....		1,500.00	.....	.....	14,000.00	13,611.29	388.71	.....
.....					5,000.00	4,104.44	895.56	.....
.....			1,500.00	.....	10,500.00	9,081.84	1,468.16	.....
.....					85,000.00	80,266.87	4,733.13	.....
.....					8,000.00	6,186.98	1,813.02	.....
.....					40,000.00	38,623.65	1,377.35	.....
.....	97.11	.....	.....	.....	3,597.11	6,597.11	.....	.....
.....		1,000.00	.....	.....	8,500.00	3,296.13	203.87	.....
.....			1,000.00	.....	7,000.00	5,595.04	1,404.96	.....
.....					10,000.00	5,861.80	4,138.70	.....
.....					8,000.00	1,888.74	1,111.26	.....
.....					12,900.00	5,934.37	6,965.63	.....
.....					10,000.00	6,848.88	3,151.12	.....
.....					2,500.00	2,288.88	261.12	.....
.....					10,000.00	8,601.08	1,398.92	.....
.....					5,500.00	4,475.16	1,024.84	.....
.....					2,000.00	1,652.60	347.40	.....
.....					4,000.00	2,036.00	1,964.00	.....
.....	10,027.12	3,760.00	3,760.00	27,451.00	825,278.12	704,362.53	95,193.29	25,722.80

Appropriated for.		Appropriation by General Assembly, 1899.
Amounts forward,		\$ 787,800.00
Court of Common Pleas, Hartford County, Sheriff, etc.,		8,000.00
" " " " Jury,		3,000.00
" " New Haven County, Civil, Sheriff, etc.,		4,000.00
" " " " Jury,		7,000.00
" " " " Criminal, Sheriff, etc.,		11,000.00
" " " " Jury,		4,000.00
" " " " bills of costs,		10,000.00
District Court at Waterbury, Sheriff, etc.,		6,500.00
" " " " Jury,		3,500.00
" " " " bills of costs,		6,000.00
Court of Common Pleas, New London County, Civil, Sheriff, etc.,		2,000.00
" " " " Jury,		1,000.00
" " " " Criminal, Sheriff, etc.,		2,000.00
" " " " Jury,		3,000.00
" " " " bills of costs,		5,000.00
" " Fairfield County, Civil, Sheriff, etc.,		5,400.00
" " " " Jury,		2,500.00
" " " " Criminal, Sheriff, etc.,		4,000.00
" " " " Jury,		3,000.00
" " " " bills of costs,		12,000.00
" " Litchfield County, Sheriff, etc.,		2,500.00
" " " " Jury,		1,000.00
Governor's Guard,		18,898.00
Salary of the Adjutant-General,		2,400.00
" Assistant Adjutant-General,		3,600.00
Adjutant-General's office — salaries three clerks,		8,400.00
Amounts forward,		\$ 927,498.00

TREASURER'S REPORT, 1902.

81

Deficit Appropria- tion by General Assembly 1901.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1902.	Total Amount Appropia- ted.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
	10,027.12	3,760.00	3,760.00	27,451.00	825,278.12	704,362.53	95,193.29	25,722.80
1,000.00	418.22				9,413.22	9,412.99	.23	
		418.22			2,586.78	1,519.94	1,066.84	
2,500.00	2,500.00				9,000.00	8,668.63	331.37	
		2,500.00			4,500.00	3,611.96	888.04	
		241.52			10,758.48	2,566.03	8,192.45	
	241.52				4,241.52	4,241.52		
					10,000.00	4,735.32	5,264.68	
	1,000.00				7,500.00	7,260.02	239.98	
					3,500.00	2,368.49	1,131.51	
		1,000.00			5,000.00	2,034.15	2,965.85	
500.00					2,500.00	2,419.56	80.44	
					1,000.00	634.63	365.37	
					2,000.00	1,648.17	351.83	
			332.31		2,667.69	1,506.74	1,160.95	
		332.31			5,332.31	5,332.31		
800.00	1,000.00	190.05			7,390.05	7,390.05		
1,500.00			190.05		3,809.95	3,050.33	759.62	
					4,000.00	2,892.02	1,107.98	
					3,000.00	1,615.70	1,384.30	
4,500.00					16,500.00	14,887.06	2,112.94	
					2,500.00	2,445.47	54.53	
					1,000.00	305.01	694.99	
					18,898.00	16,478.23	2,419.77	
					2,400.00	2,400.00		
					3,600.00	3,600.00		
					8,400.00	8,399.52	.48	
10,300.00	11,527.12	8,447.10	8,447.10	27,451.00	976,776.12	825,286.38	125,767.44	25,722.80

Appropriated for.		Appropriated by General Assembly, 1899.
Amounts forward,		\$ 927,498.00
Adjutant-General's office, expenses and clerical services,		5,950.00
" " " contingent expense,		2,000.00
" " " expense Military enrollment,		8,400.00
Quartermaster-General's office, salaries,		6,000.00
" " " care public property,		12,000.00
" " " uniform compensation,		8,480.00
" " " officers' "		5,300.00
" " " care of arms,		2,000.00
" " " freight and express charges,		1,300.00
" " " rifle ranges,		2,500.00
" " " Connecticut National Guard,		20,000.00
" " " care State armories,		28,000.00
" " " armory rents,		16,000.00
" " " ammunition,		4,500.00
" " " transportation,		13,000.00
" " " uniform repairs,		2,000.00
" " " arsenal repairs,		200.00
" " " office expenses,		700.00
" " " contingent expenses,		500.00
" " " new uniforms,		*11,528.70
" " " Niantic camp grounds,		18,000.00
" " " Naval militia,		6,000.00
" " " Connecticut National Guard, special,		*19,405.81
Surgeon-General, salary,		1,000.00
" " expense,		100.00
" " medical stores,		600.00
Amounts forward,		\$ 1,122,962.51

* Amount brought forward from account for 1899.

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropriation, Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer Board of Control.	Appropri- ation by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1902.	Carried to Account for 1902 and 1903.
10,300.00	11,527.12	8,447.10	8,447.10	27,451.00	976,776.12	825,286.38	125,767.44	25,722.30
.....					5,950.00	5,600.00	350.00	.....
.....					2,000.00	1,900.00	100.00	.....
.....		2,621.03	.....	.....	11,021.03	11,021.03	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....		2,785.17	.....	.....	14,785.17	14,785.17	.....	.....
.....		20.00	.....	.....	8,500.00	8,500.00	.....	.....
.....			1,520.00	.....	8,780.00	8,650.00	130.00	.....
.....			585.17	.....	1,464.83	1,464.83	.....	.....
.....					1,300.00	1,300.00	.....	.....
.....		872.33	.....	.....	2,872.33	2,872.33	.....	.....
.....					20,000.00	20,000.00	.....	.....
.....					28,000.00	28,000.00	.....	.....
.....		1,305.00	.....	.....	17,305.00	17,305.00	.....	.....
.....					4,500.00	4,500.00	.....	.....
.....					13,000.00	12,900.00	100.00	.....
.....			1,400.00	.....	600.00	600.00	.....	.....
.....					200.00	200.00	.....	.....
.....					700.00	700.00	.....	.....
.....					500.00	500.00	.....	.....
.....		1,400.00	.....	.....	12,928.70	12,928.70	.....	.....
.....		4,672.67	.....	.....	22,672.67	22,672.67	.....	.....
.....			3,600.00	.....	2,400.00	2,400.00	.....	.....
.....					19,405.81	19,400.00	5.81	.....
.....					1,000.00	1,000.00	.....	.....
.....	150.00	.....	.....	.....	250.00	250.00	.....	.....
.....					600.00	562.54	37.46	.....
10,300.00	11,677.12	21,623.30	15,503.27	27,451.00	1,178,511.66	1,026,298.65	126,490.71	25,722.30

TREASURER'S REPORT, 1902.

85

Deficit Appropria- tion General Assembly 1901.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
10,300.00	11,677.12	21,623.80	15,502.27	27,451.00	1,178,511.66	1,026,298.65	126,490.71	25,722.30
.....	.....	.....	.....	.....	1,200.00	1,200.00	.....	.....
.....	.....	.....	.....	.....	100.00	50.00	50.00	.....
.....	.....	.....	11,121.03	.....	15,878.97	15,811.44	67.53	.....
.....	.....	.....	.....	.....	1,200.00	1,200.00	.....	.....
.....	.....	.....	.....	.....	100.00	83.13	16.87	.....
.....	.....	5,000.00	.....	.....	77,287.14	75,597.90	1,689.24	.....
.....	.....	.....	.....	.....	10,839.64	10,500.00	339.64	.....
.....	.....	.....	.....	80,000.00	80,000.00	.....	.....	30,000.00
.....	100.00	.....	.....	.....	886,150.00	886,109.00	41.00	.....
.....	2,700.00	.....	.....	.....	7,700.00	6,398.07	1,301.93	.....
8,000.00	2,651.57	.....	.....	.....	15,651.57	15,651.57	.....	.....
.....	3,740.34	.....	.....	.....	123,740.34	123,740.34	.....	.....
.....	.....	.....	.....	.....	7,000.00	6,999.92	.08	.....
.....	.....	.....	.....	.....	1,200.00	675.47	524.53	.....
.....	591.87	.....	.....	.....	10,591.87	10,591.87	.....	.....
.....	.....	.....	.....	.....	6,000.00	5,991.19	8.81	.....
.....	.....	.....	.....	.....	15,000.00	14,274.89	725.11	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	1,500.00	1,325.62	174.38	.....
.....	.....	.....	.....	.....	500.00	91.45	408.55	.....
.....	.....	.....	.....	.....	1,000.00	997.94	2.06	.....
.....	.....	.....	.....	.....	6,000.00	5,999.01	.99	.....
.....	.....	.....	.....	.....	15,000.00	14,785.00	215.00	.....
3,000.00	.....	.....	.....	.....	11,000.00	10,608.90	396.10	.....
.....	.....	.....	.....	18,000.00	18,000.00	.....	.....	18,000.00
21,300.00	21,460.90	26,623.80	26,623.80	75,451.00	2,444,151.19	2,237,976.86	132,452.53	73,722.30

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward, ...	\$2,325,989.29
Salary of the Insurance Commissioner, ...	7,000.00
Insurance Commissioner's office, salary of actuary, ...	6,000.00
" " " " chief clerk, ...	3,600.00
" " " " 1st assistant clerk, ...	3,000.00
" " " " 2d " "	3,000.00
" " " " 3d " "	2,800.00
" " " " services per diem, ...	2,000.00
" " " " extra clerical, ...	14,300.00
" " " " printing and stationery, ...	4,500.00
" " " " incidental expenses, ...	6,800.00
" " " " examining insurance companies, ...	18,000.00
" " " " fraternal societies, ...	500.00
" " " " legal expenses, ...	1,000.00
Salaries of the Railroad Commissioners, ...	18,000.00
Railroad Commissioners' office, salaries of clerks, ...	3,600.00
" " " " incidental expenses, ...	2,500.00
Salaries of the Bank Commissioners, ...	10,000.00
Expenses " " " "	2,000.00
Bank Commissioners, maps, books, and periodicals, ...	300.00
" " " " incidental expenses, ...	5,000.00
Salary of the Building and Loan Commissioner, ...	1,000.00
Expense " " " "	6,000.00
Salary of the Highway Commissioner, ...	1,500.00
Highway Commissioner, expenses and travel, ...	6,000.00
" " " " office expense, ...	850,000.00
" " " " road building, ...	
Amounts forward, ...	\$2,799,339.29

TREASURER'S REPORT, 1902.

87

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropria- tion, Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer, Board of Control.	Appropria- tion by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered Back, April 1, 1902.	Carried to Account for 1902 and 1903.
21,300.00	21,460.90	26,623.80	26,623.80	75,451.00	2,444,151.19	2,237,976.36	182,452.53	73,722.80
.....					7,000.00	6,999.99	.01	.....
.....					6,000.00	6,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					2,800.00	2,800.00	.....	.....
.....		750.87	.....	.....	2,750.87	2,750.87	.....	.....
.....			750.87	.....	13,549.38	10,305.00	3,244.38	.....
.....					4,500.00	4,200.87	299.63	.....
.....					6,800.00	4,095.63	2,704.37	.....
.....			1,200.00	.....	11,800.00	3,421.69	8,378.31	.....
.....		1,200.00	.....	.....	1,700.00	880.71	819.29	.....
.....					1,000.00	150.00	850.00	.....
.....					18,000.00	18,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,500.00	2,287.10	212.90	.....
.....					10,000.00	9,759.32	240.68	.....
.....					2,000.00	1,953.28	46.72	.....
.....				500.00	500.00	.....	.....	500.00
.....	101.84	.....	.....	.....	401.84	401.84	.....	.....
.....					5,000.00	4,999.99	.01	.....
.....					1,000.00	787.37	212.63	.....
.....					6,000.00	6,000.00	.....	.....
.....					1,500.00	1,494.65	5.35	.....
.....					6,000.00	5,998.16	1.84	.....
.....					350,000.00	336,273.73	13,726.27	.....
31,300.00	21,562.74	26,578.97	26,578.97	75,951.00	2,918,153.03	2,630,715.86	163,214.87	74,222.80

TREASURER'S REPORT, 1902.

Appropriated for.		Appropriated by General Assembly, 1899.
Amounts forward, ...		\$2,799,839.29
Factory Inspector, salary, ...		3,000.00
" " expense, ...		1,000.00
" " agents' services and expense, ...		6,000.00
Labor Bureau, salary of Commissioner, ...		5,000.00
" " chief clerk, ...		3,600.00
" " office expenses, ...		1,500.00
" " extra clerk hire, ...		900.00
" " agents' services and expenses, ...		3,000.00
" " Free Employment Bureau, . . . . .		.....
School Fund Commissioner, salary, ...		5,000.00
" " " of chief clerk, ...		3,600.00
" " " of assistant clerk, ...		2,800.00
" " " office and traveling expenses, ...		2,000.00
" " " real estate expenses, ...		6,500.00
" " " legal expenses, ...		1,000.00
" " " Agricultural College Fund, expense of, ...		300.00
Fish & Game Commissioners, salaries, ...		1,800.00
" " " expenses, ...		1,200.00
" " " clerical services, ...		400.00
" " " State Hatcheries, care of and repairs, ...		2,000.00
" " " propagation of fish, ...		6,000.00
" " " new hatcheries, ...		2,500.00
" " " Housatonic ponds, ...		2,500.00
Shell-Fish Commissioners, salaries and expenses, ...		3,000.00
" " " clerk's salary, ...		2,800.00
" " " office and incidental expenses, ...		1,000.00
Amounts forward, ...		\$2,867,789.29

TREASURER'S REPORT, 1902.

89

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly, 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carry- to Account 1902 and 1903.
21,300.00	21,562.74	28,573.97	28,573.97	75,951.00	2,918,153.03	2,680,715.86	163,214.87	74,228.17
.....	.....	.....	.....	.....	8,000.00	8,000.00	.....	.....
.....	.....	.....	254.05	.....	745.95	788.98	6.97	.....
.....	.81	254.05	.....	.....	6,254.86	6,254.86	.....	.....
.....	.....	.....	.....	.....	5,000.00	5,000.00	.....	.....
.....	.....	.....	.....	.....	3,600.00	3,600.00	.....	.....
.....	29.26	250.00	.....	.....	1,779.26	1,779.26	.....	.....
.....	.....	.....	750.00	.....	150.00	150.00	.....	.....
.....	.....	500.00	.....	.....	3,500.00	3,495.80	4.20	.....
.....	1,200.00	.....	.....	2,500.00	3,700.00	3,694.40	5.60	.....
.....	.....	.....	.....	.....	5,000.00	4,999.99	.01	.....
.....	.....	.....	.....	.....	3,600.00	3,600.00	.....	.....
.....	.....	.....	.....	.....	2,800.00	2,800.00	.....	.....
600.00	.....	.....	.....	.....	2,600.00	2,600.00	.....	.....
1,500.00	.....	.....	.....	.....	8,000.00	7,066.19	933.81	.....
.....	.....	.....	.....	.....	1,000.00	675.91	324.09	.....
.....	.....	.....	.....	.....	300.00	299.75	.25	.....
.....	.....	.....	108.01	.....	1,691.99	1,680.00	11.99	.....
.....	.....	108.01	.....	.....	1,308.01	1,308.01	.....	.....
.....	.....	.....	.....	.....	400.00	400.00	.....	.....
.....	.....	.....	.....	.....	2,000.00	1,972.09	27.91	.....
.....	1,412.19	.....	.....	.....	7,412.19	7,412.19	.....	.....
.....	3,700.00	1,600.00	.....	.....	7,800.00	7,780.16	19.84	.....
.....	.....	.....	1,600.00	.....	900.00	890.91	9.09	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	2,800.00	2,799.94	.06	.....
.....	410.00	.....	.....	.....	1,410.00	1,410.00	.....	.....
23,400.00	28,315.00	31,286.08	31,286.08	78,451.00	2,997,905.29	2,759,124.30	164,558.69	74,228.17

TREASURER'S REPORT, 1902.

Appropriated for	Appropriated by General Assembly, 1899.
Amounts forward, ...	\$2,867,739.29
Shell-Fish Commissioners, assessment and collection of taxes, ...	600.00
" " engineer's services, ...	500.00
" " special engineering, ...	500.00
" " oyster police, ...	5,600.00
" " inspecting and buoying, ...	2,800.00
" " mud dumping, ...	2,000.00
Sewerage Commissioners' salaries, ...	5,000.00
" " expenses, ...	5,000.00
Dairy Commissioner's salary, ...	3,000.00
" " expense, ...	2,000.00
Deputy Dairy Commissioner's salary, ...	2,400.00
" " expense, ...	1,600.00
Cattle Commissioner's salary, ...	3,000.00
" " expense, office and traveling, ...	1,500.00
" " Veterinarian's services, ...	200.00
" " for cattle condemned, ...	2,000.00
Commissioner Putnam Memorial Camp, care of same, ...	4,000.00
" " expense, ...	450.00
Pharmacy Commissioners' salaries, ...	1,800.00
" " expenses, ...	800.00
" " clerk hire, ...	200.00
Special Commissions, ...	5,000.00
State Auditors, ...	3,000.00
State Board Mediation and Arbitration, ...	500.00
Commissioners of Public Records, ...	800.00
Amounts forward, ...	\$3,921,489.29

TREASURER'S REPORT, 1902.

91

Deficit Appropriation General Assembly 1901.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
23,400.00	28,315.00	81,286.08	81,286.08	78,451.00	2,997,905.29	2,759,124.30	164,558.69	74,222.30
.....	.....	.....	.....	.....	600.00	573.68	26.32	.....
.....	.....	10.00	.....	.....	510.00	510.00	.....	.....
.....	.....	.....	.....	.....	500.00	390.00	110.00	.....
.....	.....	.....	.....	.....	5,600.00	5,557.80	42.20	.....
.....	.....	681.20	.....	.....	3,481.20	3,188.54	292.66	.....
.....	.....	.....	691.20	.....	1,308.80	702.20	606.60	.....
.....	.....	.....	.....	.....	5,000.00	5,000.00	.....	.....
.....	.....	.....	.....	.....	5,000.00	2,719.55	2,280.45	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	2,000.00	1,697.38	302.64	.....
.....	.....	.....	.....	.....	2,400.00	2,400.00	.....	.....
.....	.....	.....	.....	.....	1,600.00	1,544.14	55.86	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
700.00	.....	.....	44.10	.....	2,155.90	1,911.05	244.85	.....
100.00	200.00	44.10	.....	.....	544.10	544.10	.....	.....
2,000.00	1,100.00	.....	.....	.....	5,100.00	5,098.50	1.50	.....
.....	408.47	.....	.....	.....	4,408.47	4,408.47	.....	.....
.....	.....	.....	.....	.....	450.00	450.00	.....	.....
.....	.....	.....	.....	.....	1,800.00	1,800.00	.....	.....
.....	.....	.....	.....	.....	800.00	800.00	.....	.....
.....	.....	.....	.....	.....	200.00	200.00	.....	.....
3,500.00	340.87	.....	.....	.....	8,840.87	8,730.75	110.12	.....
.....	.....	.....	.....	.....	3,000.00	2,410.00	590.00	.....
.....	.....	.....	.....	.....	500.00	158.12	341.88	.....
.....	.....	.....	.....	.....	300.00	248.00	52.00	.....
29,700.00	30,364.84	82,021.83	82,021.83	78,451.00	3,060,004.63	2,816,166.56	169,615.77	74,222.30

TREASURER'S REPORT, 1902.

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward,	\$2,921,489.29
Connecticut Agricultural College, current expenses,	80,000.00
" " food investigation,	3,600.00
" " Experiment Station,	25,000.00
Agricultural Societies,	11,600.00
State Board of Agriculture,	7,000.00
Connecticut Pomological Society,	1,000.00
" Sheep Breeders' Association,	500.00
" State Prison — deficiency in earnings,	80,000.00
" " buildings and improvements,	125,000.00
Board of Pardons, expense of members,	800.00
" " salary of clerk,	400.00
Connecticut Prison Association, salary of agent,	800.00
" " discharged prisoners,	5,400.00
" " insane,	600.00
Board of Prisoners in County Jails,	225,000.00
" Children in County Homes, Hartford County,	25,000.00
" " " New Haven " "	33,000.00
" " " New London " "	9,000.00
" " " Fairfield " "	20,000.00
" " " Windham " "	12,000.00
" " " Litchfield " "	10,000.00
" " " Middlesex " "	11,500.00
" " " Tolland " "	8,500.00
Connecticut School for Boys,	142,000.00
" " " Girls,	85,800.00
" " " " subway for steam mains and cement walks,	
Amounts forward,	\$3,794,589.29

TREASURER'S REPORT, 1902.

93

Deficit Appropriation by General Assembly 1901.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
29,700.00	30,364.34	32,021.33	32,021.33	78,451.00	3,060,004.63	2,816,166.56	169,615.77	74,222.30
.....					30,000.00	30,000.00	.....	.....
.....					8,600.00	8,600.00	.....	.....
.....					25,000.00	25,000.00	.....	.....
.....					11,600.00	11,699.70	.30	.....
.....					7,000.00	7,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					500.00	450.00	50.00	.....
.....					80,000.00	61,601.00	18,499.00	.....
.....				60,000.00	185,000.00	140,000.00	.....	45,000.00
.....					600.00	268.87	331.13	.....
.....					400.00	400.00	.....	.....
.....					600.00	600.00	.....	.....
.....					5,400.00	5,400.00	.....	.....
.....					600.00	580.45	19.55	.....
.....					225,000.00	212,644.91	12,355.09	.....
.....					25,000.00	26,076.14	.....	.....
.....					33,000.00	30,425.73	.....	.....
.....					9,000.00	13,857.76	.....	.....
.....					20,000.00	26,963.78	.....	.....
.....					12,000.00	13,218.67	.....	.....
.....					10,000.00	9,729.25	.....	.....
.....					11,500.00	14,303.66	.....	.....
.....					8,500.00	9,317.61	.....	.....
20,500.00					20,500.00	.....	5,612.40	.....
.....					142,000.00	139,918.66	2,081.34	.....
.....	2,325.65	.....	.....	.....	88,125.65	88,125.65	.....	.....
.....				3,000.00	3,000.00	3,000.00	.....	.....
50,200.00	32,689.99	32,021.33	32,021.33	141,451.00	4,018,930.28	3,691,143.40	208,564.58	119,222.30

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward, ...	\$ 3,794,589.29
Education of the Deaf and Dumb, ...	40,000.00
" " Blind, ...	52,000.00
Connecticut Hospital for the Insane, ...	180,000.00
" " " " New Buildings, ...	75,000.00
Insane not in Connecticut Hospital, ...	6,000.00
Conn. School for Imbeciles, ...	40,000.00
" " " " Filtration beds and completing payment for building, " " " " water supply, ...	1,200.00
" Humane Society, ...	4,000.00
Backus Hospital, Norwich, ...	10,000.00
Bridgeport Hospital, ...	10,000.00
Danbury "	10,000.00
Day-Kimball " Putnam, ...	5,000.00
General Hospital Society of Connecticut, New Haven, ...	10,000.00
Grace Hospital, New Haven, ...	10,000.00
Hartford Hospital, ...	10,000.00
Meriden "	6,000.00
New Britain General Hospital, ...	5,000.00
New London Memorial Hospital, ...	10,000.00
Norwalk Hospital, ...	7,000.00
Stamford "	6,000.00
St. Francis " Hartford, ...	8,000.00
Waterbury "	10,000.00
Winchester " Winsted, ...	11,181.06
Erection of Hospital for Pulmonary Tuberculosis, Hartford, . . . . .	.....
Amounts forward, ...	\$ 4,320,970.85

Deficit Appropriation by General Assembly 1901.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered Back April 1, 1902.	Carried to Account for 1902 and 1903.
50,200.00	32,689.99	32,021.83	32,021.83	141,451.00	4,018,980.28	3,691,143.40	208,564.58	119,222.80
.....	5,537.02	.....	.....	.....	45,537.02	45,537.02	.....	.....
.....					52,000.00	46,459.03	5,540.97	.....
11,000.00	2,728.22	.....	.....	.....	193,728.22	193,728.22	.....	.....
.....				165,000.00	240,000.00	105,000.00	.....	135,000.00
.....					6,000.00	5,174.44	825.56	.....
2,000.00					42,000.00	41,545.60	454.40	.....
.....				5,500.00	5,500.00	2,500.00	.....	3,000.00
.....					1,200.00	1,200.00	.....	.....
.....					4,000.00	4,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....				*1,250.00	11,250.00	11,250.00	.....	.....
.....				*1,875.00	6,875.00	6,875.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....				*1,875.00	6,875.00	6,875.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....				*2,625.00	9,625.00	9,625.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....				2,166.66	2,166.66	2,166.66	.....	.....
.....				*1,000.00	9,000.00	9,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					11,181.06	11,181.06	.....	.....
.....				25,000.00	25,000.00	9,000.00	.....	16,000.00
63,200.00	40,955.23	32,021.83	32,021.83	347,742.66	4,772,868.24	4,284,060.43	215,385.51	273,222.80

*Appropriations for year ending Sept. 30, 1899.

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward, ...	\$4,320,970.35
State Board of Charities, salary of Secretary, ...	3,000.00
" " expense of board and Secretary, ...	3,200.00
" " pay of agents, ...	2,000.00
Fitch's Home for D. V. S., ...	160,000.00
" " new buildings, ...	12,000.00
" " water supply, ...	5,000.00
Volunteer Soldiers S. A. War, expense of sick, ...	10,000.00
Fitch's Home for D. V. S., repairing and extending sewer, ...	7,000.00
Soldiers' Children, ...	25,000.00
Deceased Soldiers, ...	18,000.00
State Firemen's Association, ...	3,600.00
Health Officer, Hartford Co., ...	3,400.00
" New Haven Co., ...	1,200.00
" New London Co., ...	3,060.00
" Fairfield Co., ...	1,200.00
" Windham Co., ...	1,500.00
" Litchfield Co., ...	1,000.00
" Middlesex Co., ...	1,200.00
" Tolland Co., ...	3,600.00
State Board of Health, salary of Secretary, ...	7,000.00
" " expense of board and Secretary, ...	5,000.00
" " pollution of streams, ...	3,000.00
Taxes Refunded, ...	40,000.00
Grade Crossings, ...	2,000.00
Connecticut Historical Society, ...	3,500.00
State Historical Museum, "Old Stone House,"	600.00
Groton Monument Association, Anna Warner Bailey Chapter D. A. R., ...	
Amounts forward, ...	\$4,646,970.35

TREASURER'S REPORT, 1902.

97

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly, 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
63,200.00	40,955.23	82,021.33	82,021.33	847,742.66	4,772,868.24	4,284,260.43	215,885.51	273,222.80
.....	.....	.....	38.50	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	8,161.50	2,735.61	425.89	.....
.....	.....	38.50	.....	.....	2,038.50	2,038.50	.....	.....
15,000.00	.....	.....	.....	.....	175,000.00	175,000.00	.....	.....
.....	.....	.....	.....	.....	12,000.00	12,000.00	.....	.....
.....	.....	.....	.....	4,000.00	9,000.00	1,000.00	.....	8,000.00
.....	4,650.00	.....	.....	.....	14,650.00	14,650.00	.....	.....
.....	.....	.....	.....	6,000.00	6,000.00	.....	.....	6,000.00
.....	.....	.....	.....	.....	7,000.00	4,589.75	2,410.25	.....
.....	.....	.....	.....	.....	25,000.00	22,115.50	2,884.50	.....
2,000.00	32.00	.....	.....	2,500.00	22,582.00	22,582.00	.....	.....
.....	54.89	.....	.....	.....	3,654.89	3,654.89	.....	.....
.....	349.06	.....	.....	.....	3,749.06	3,749.06	.....	.....
.....	112.67	.....	.....	.....	1,812.67	1,812.67	.....	.....
.....	.....	.....	.....	.....	3,000.00	2,070.82	929.18	.....
.....	132.05	.....	.....	.....	1,332.05	1,332.05	.....	.....
.....	.....	.....	.....	.....	1,500.00	1,337.16	162.84	.....
*1,000.00	.....	.....	.....	.....	2,000.00	1,965.73	34.27	.....
.....	26.42	.....	.....	.....	1,226.42	1,226.42	.....	.....
.....	33.33	.....	.....	.....	3,633.33	3,633.33	.....	.....
.....	.....	.....	.....	.....	7,000.00	7,000.00	.....	.....
.....	.....	.....	.....	.....	5,000.00	5,000.00	.....	.....
.....	.....	.....	.....	.....	3,000.00	2,017.22	982.78	.....
.....	.....	.....	.....	.....	40,000.00	.....	40,000.00	.....
.....	.....	.....	.....	.....	2,000.00	2,000.00	.....	.....
.....	.....	.....	.....	.....	3,500.00	3,500.00	.....	.....
.....	.....	.....	.....	.....	600.00	600.00	.....	.....
81,200.00	46,845.65	32,059.88	32,059.88	860,242.66	5,134,758.66	4,584,321.14	263,215.22	287,222.80

* Deficiency appropriation by General Assembly, 1899.

Appropriated for.

Appropriated
by
General
Assembly,
1899.

Amounts forward,	\$4,646,970.35
Monuments, 1st Light Battery, 6th, 9th, and 10th Infantry, Conn. Vols.,	4,000.00
" 22d and 25th Infantry, Vols.,	2,000.00
" 26th Infantry, Vols.,	1,000.00
" to Gen. J. K. F. Mansfield, at Antietam,	1,000.00
C. S. Bushnell, National Monument Association,	5,000.00
Monument, 24th Regiment, Connecticut Volunteer Association,	
Portrait of and monument to Maj.-Gen. Joseph Spencer,	
Erection of monument to mark birthplace of John Brown,	
General Assembly, 1901, transportation,	
" " " clerk of bills,	
" " " engrossing clerk,	
Pan-American Exposition, pro-cost New England States' Building,	
" " " agricultural exhibit,	
Revision of Statutes, compensation of committee,	
Deferred Claims,	
Bridge across Byram River, one-third of cost,	
Sundry purposes,	35,000.00
" " State paupers,	
" " printing and circulating public documents,	
" " Capitol and grounds,	
" " sundry purposes,	
Capitol elevator and restaurant,	20,000.00
Capitol and grounds, electric wiring and fixtures,	
Total,	\$4,714,970.35
Grants by General Assembly,	
" Senate,	
" House of Representatives,	

\$

TREASURER'S REPORT, 1902.

99

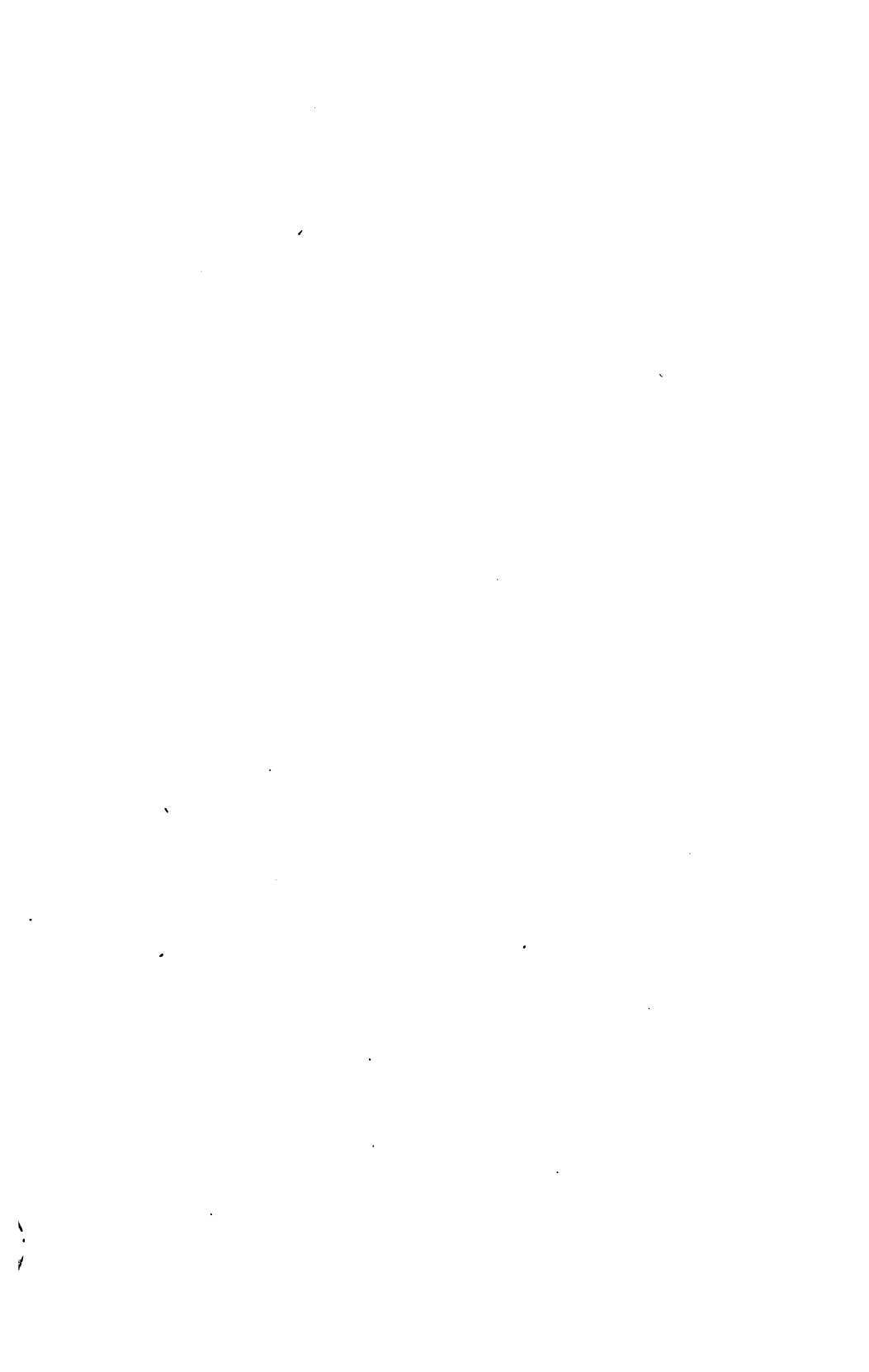
Deficit Appropria- tion by General Assembly, 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer, Board of Control.	Appropri- ated by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1902.	Carried to Account for 1902 and 1903.
81,300.00	46,845.65	32,059.83	32,059.83	360,242.66	5,184,758.66	4,584,321.14	268,215.22	287,222.30
.....					4,000.00	.....	4,000.00	.....
.....					2,000.00	2,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					5,000.00	5,000.00	.....	.....
.....				1,000.00	1,000.00	.....	.....	1,000.00
.....				1,500.00	1,500.00	.....	.....	1,500.00
.....				1,000.00	1,000.00	.....	.....	1,000.00
.....				22,500.00	22,500.00	21,712.62	787.88	.....
.....				2,500.00	2,500.00	2,500.00	.....	.....
.....				2,500.00	2,500.00	2,500.00	.....	.....
.....				5,000.00	5,000.00	4,948.72	51.28	.....
.....				6,500.00	6,500.00	5,849.52	1,150.48	.....
.....				30,000.00	30,000.00	30,000.00	.....	.....
.....				1,393.28	1,393.28	1,393.28	.....	.....
.....				4,000.00	4,000.00	.....	.....	4,000.00
.....	226,692.72	1,145.00	.....	.....	262,887.72	.....	.....	.....
.....						9,229.36	770.64	.....
.....						107,347.96	.....	.....
.....						105,056.22	.....	.....
.....						40,483.54	.....	.....
.....			1,145.00	.....	18,855.00	18,855.00	.....	.....
.....				16,000.00	16,000.00	.....	.....	16,000.00
81,300.00	273,088.37	33,204.83	33,204.83	454,185.94	5,528,844.66	4,942,647.36	269,975.00	310,722.30
.....						44,610.93	.....	.....
.....						27,520.22	.....	.....
.....						93,905.03	.....	.....
.....						5,108,688.54	.....	.....

State of Connecticut
PUBLIC DOCUMENT No. 31

ESTIMATES
FOR
STATE EXPENDITURES
FOR
TWO FISCAL YEARS
COMMENCING
JULY 1, 1903, AND ENDING JUNE 30, 1905.



Hartford Press:
THE CASE, LOCKWOOD & BRAINARD COMPANY.
1903



STATE OF CONNECTICUT,

TREASURER'S OFFICE,

HARTFORD, December 29, 1902.

To the Honorable General Assembly, January Session, 1903.

The officers of the several departments and institutions of the State, as directed by law, have made the following estimates of expenditures for two years.

The laws relating to specific appropriations are in a very unsatisfactory condition, owing to the repeal of some of them, others yet remaining in force, and the enactment of a general appropriation bill not on the same lines with the former one. They are to be found not only in the revised statutes, but also in the volumes of the public acts published since the last revision.

The Public Acts relating to appropriations should be amended.

I have been unnecessarily inconvenienced in preparing this book by the delay of persons whose duty it was to make estimates for several of the departments and bureaus of the State government, although blanks were sent early in order to insure promptness.

There is also printed in this book a compilation of the appropriations of 1899, showing the amounts appropriated, balances transferred, amounts not drawn and covered into the Treasury, etc.

This book is respectfully submitted in accordance with the provisions of the law.

HENRY H. GALLUP,

Treasurer.



State of Connecticut.

ESTIMATES OF EXPENSES

FOR THE TWO YEARS COMMENCING OCTOBER 1, 1903.

Appropriation, 1901.		Estimates for two years.
.....	Sessions of the General Assembly, . . .	\$170,000

FOR THE EXECUTIVE DEPARTMENTS.

Governor.

\$14,000	Salaries, ...	\$14,000
2,400	Office expenses, ...	2,400
500	Inaugural ceremonies, ...	500
3,000	Extraordinary expenses of Governor, ...	3,000
		\$19,900

Lieutenant-Governor.

1,000	Salary, ...	\$1,000
-------	-------------------	---------

Secretary.

12,200	Salaries, ...	\$12,200
3,500	Clerical services, per diem, ...	4,000
1,000	Incidental and office expenses, ...	1,750
900	Compilation of State Register, ...	1,000
.....	Preservation of old records, ...	1,000
		\$19,950

Treasurer.

15,000	Salaries, ...	\$15,000
1,500	Office and incidental expenses, ...	1,500
1,600	Clerical services, per diem, ...	1,600
		\$18,100

Attorney-General.

8,000	Salary, ...	\$8,000
2,000	Expenses, ...	2,000
2,000	Office expenses, ...	2,000
2,000	Assistance, ...	2,000
		\$14,000

Appropriation,
1901.

Estimates for
two years.

Comptroller.

\$11,000	Salaries,	.	.	.	.	\$11,200	
1,000	Office expenses,	.	.	.	.	1,000	
200	Legal expenses,	.	.	.	.	200	\$12,400

SUNDRY EXPENDITURES.

110,000	Printing and circulating Public Laws and Documents,	.	.	.	.	\$110,000	
100,000	State Capitol and Grounds,	.	.	.	.	105,000	
12,800	Bank Commissioners,	.	.	.	.	12,300	
8,500	Special Commissions,	.	.	.	.	8,500	
180,000	Sick and Wounded Soldiers,	.	.	.	.	192,000	
25,000	Deceased Soldiers,	.	.	.	.	25,000	
10,000	New Haven Hospital,	.	.	.	.	10,000	
10,000	Hartford Hospital,	.	.	.	.	10,000	
10,000	Bridgeport Hospital,	.	.	.	.	10,000	
10,000	Waterbury Hospital,	.	.	.	.	10,000	
6,000	Meriden Hospital,	.	.	.	.	6,000	
10,000	Grace Hospital Society,	.	.	.	.	10,000	
10,000	Danbury Hospital,	.	.	.	.	10,000	
10,000	New London Memorial Hospital,	.	.	.	.	10,000	
10,000	William W. Backus Hospital,	.	.	.	.	10,000	
6,000	Day-Kimball Hospital,	.	.	.	.	6,000	
10,000	Norwalk Hospital,	.	.	.	.	10,000	
10,000	New Britain General Hospital,	.	.	.	.	10,000	
8,000	Stamford Hospital,	.	.	.	.	8,000	
5,000	Litchfield Co. Hospital, Winsted,	.	.	.	.	6,000	
10,000	St. Francis Hospital, Hartford,	.	.	.	.	10,000	
15,000	Other Hospitals in the State,	.	.	.	.	.....	
6,000	Insane elsewhere than Middletown,	.	.	.	.	6,000	
52,000	Deaf,	.	.	.	.	52,000	
50,000	Board of Education for the Blind,	.	.	.	.	57,000	
45,000	Imbeciles,	.	.	.	.	43,000	
191,000	Salaries of Judges and expenses,	.	.	.	.	194,500	
83,200	Salaries of Clerks of Superior Courts,	.	.	.	.	83,200	
16,000	Salaries of Sheriffs,	.	.	.	.	16,000	
48,400	Salaries of State and Prosecuting Attorneys and expenses,	.	.	.	.	10,900	
6,000	Soldiers' Children,	.	.	.	.	3,200	
12,000	State Paupers,	.	.	.	.	16,000	
3,000	Taxes refunded	.	.	.	.	3,000	
4,000	Connecticut Humane Society,	.	.	.	.	4,000	
2,800	Pharmacy Commission,	.	.	.	.	3,000	
16,000	State Board of Health,	.	.	.	.	16,000	

Appropriation, 1901.		Estimates for two years.
\$1,000	Board of Pardons, ...	\$1,000
3,000	State Auditors, ...	3,000
20,000	Connecticut State Firemen's Association, .	22,000
30,000	Separating Grade Crossings, ...	30,000
10,000	Hartford Bridge Commission, ...	60,000
500	Conn. Sheep Breeders' Association, ...	500
2,000	Conn. Dairymen's Association, ...	2,000
16,600	County Health Officers, ...	16,600
1,000	State Board of Mediation and Arbitration, .	1,000
30,000	Purposes not named, ...	35,000
500	Board of Equalization, ...	500
500	Board of Control, ...	500
4,450	Putnam Memorial Camp, ...	4,450
2,000	Connecticut Historical Society, ...	2,000
2,000	Commission on Uniformity of State Legis-	
	lation, ...	2,000
....	State Fire Marshal, ...	10,000
....	Tax Commissioner, ...	9,600
....	Fox Bounties, ...	5,000
....	Draw Bridges (Maintaining), ...	11,000
....	Constitutional Convention, ...	50,400— \$1,347,150

State Librarian.

6,600	Salaries, ...	\$7,200
8,000	Purchase of Books, ...	3,000
3,000	Incidental expenses, ...	2,000
....	Incidental expenses, Special, ...	1,000— \$13,200

State Board of Education:

933,000	Common Schools, ...	\$985,500
5,000	Evening Schools, ...	5,000
120,000	Normal Schools, ...	140,000
15,000	Libraries, ...	15,000
6,000	Teachers' Meetings, ...	6,000
13,000	Salaries, ...	16,000
10,000	Office expenses, ...	10,000
1,500	Agents' expenses, ...	1,500
1,200	Traveling expenses of Secretary, ...	1,200
500	Expenses of Members of the Board, ...	500
18,000	Special Agents, ...	15,000
1,500	Expenses Public Library Committee, ...	1,500
12,000	Public Libraries, ...	14,000
24,000	Tuition of Children in High Schools, ...	30,000— \$1,241,200

Appropriation,
1901.Estimates for
two years.

Commissioner of the School Fund :

\$11,400	Salaries, ...	\$11,400	
2,500	Office and Commissioner's expenses, ...	3,000	
800	Legal expenses, ...	1,000	
6,000	Real Estate expenses, ...	2,000	
300	Agricultural College Fund, expenses of management, ...	600—	18,000

Sewerage Commission :

10,000	{ Salaries, ... }		\$10,000
	{ Expenses, ... }		

Insurance Commissioner :

26,000	Salaries, ...	\$27,200	
16,000	Per diem and extra Clerical Services, ...	16,400	
5,000	Printing and stationery, ...	5,000	
1,000	Legal expenses, ...	1,000	
5,000	Incidental expenses, ...	5,000	
12,000	Examination of Insurance Companies, ...	12,000	
1,000	Examination of Fraternal Societies, ...	1,200—	\$67,800

Adjutant-General :

14,000	Salaries, ...	\$18,000	
6,750	Office expenses, including printing, travel on pension business, extra clerical labor, etc., ...	7,010—	\$25,010

Surgeon-General :

1,000	Salary, ...	1,000	
100	Office expenses, ...	100	
600	Medical stores, ...	600—	\$1,700

Paymaster-General :

1,200	Salary, . . . . .	....	
100	Office expenses, . . . . .	....	
76,287.18	Pay of Connecticut National Guard and Governor's Staff for Encampments of 1904 and 1905, ...	\$78,286	
12,039.64	Pay of Connecticut National Guard for May Parades 1904 and 1905, ...	10,638	
9,500	Sundry Payments on account of Military Enrollment, expense of Military Officers, etc., ...	9,000	
2,000	Contingent in excess of above, ...	2,000	
1,500	For Remodeling Vault in Adjutant-General's office, ...	—	\$99,924

Appropriation,
1901.

Estimates for
two years.

Commissary-General :

\$1,000	Salary, . . . . .	....	
100	Office expenses, . . . . .	....	
16,000	Subsistence for Encampment, 1904 and 1905, \$15,000		
20,398	Governor's Guards, ...	15,698	
....	Subsistence for Spring parade, 1904 and 1905, 2,400		
....	Subsistence for Emergency Call, 1904 and 1905, ...	1,600—	\$34,698

QUARTERMASTER-GENERAL'S DEPARTMENT.

6,000	Salaries, ...	\$8,160	
17,000	Care of Public Property, ...	13,000	
9,000	Uniform Compensation, ...	11,000	
5,300	Officers' Compensation, ...	5,300	
2,000	Care of Arms, ...	2,000	
1,300	Freight and Express Charges, ...	1,300	
2,500	Rifle-ranges, ...	2,500	
20,000	Connecticut National Guard, ...	20,000	
5,000	Niantic Camp Ground, ...	6,000—	\$69,260

State Armories, etc.

32,000	Care of State Armories, ...	\$32,000	
19,000	Armory rents, ...	18,000	
4,000	Ammunition, ...	4,000	
13,000	Transportation, ...	13,000	
1,500	Uniform repairs, ...	2,000	
1,000	Arsenal repairs, ...	1,000	
1,000	Office expenses, ...	1,000	
8 000	New Uniforms, ...	8,000	
500	Contingent, ...	500	
6,000	Naval Militia, ...	6,000—	\$85,500

Bureau of Labor Statistics :

8,600	Salaries, ...	\$8,600	
2,000	Office expenses, ...	2,000	
6,000	Special agents, clerical services, etc., ...	5,200	
20,000	Free Employment Bureau, ...	20,000—	\$35,800

Connecticut State Board of Agriculture :

7,000	Annual Appropriation, ...	\$7,000	
5,000	Food Investigation, ...	5,000	
11,600	Agricultural Societies, ...	11,600	
30,000	Conn. Agricultural College,* . . . . .	....	

* No estimate received.

Appropriation, 1901.		Estimates for two years.
\$3,600	Storrs Experiment Station : Food Investiga- tion, ...	\$3,600
20,000	Conn. Agricultural Experiment Station, ...	20,000
6,000	State Entomologist, ...	6,000
2,000	State Forester, ...	2,000—
		\$55,200

State Highway Commission :

450,000	Appropriation for Roads, ...	\$500,000
6,000	Commissioners' salary, ...	6,000
2,400	Traveling expenses, ...	2,400
8,900	Clerical and Office expenses, ...	9,425—
		\$517,825

Commissioner on Diseases of Domestic

Animals :

3,000	Salaries, ...	\$3,000
500	Veterinarians, . . . . .	.....
4,000	Condemned Cattle, ...	6,000
2,000	Traveling and Office Expenses,*	3,000—
		\$12,000

Board of Fish and Game Commissioners :

7,000	Propagation of Fish and Game, ...	\$8,000
3,400	Salary and Expenses, ...	4,000
3,000	Care of Hatcheries and Ponds, ...	3,000—
		\$15,000

Commissioners of Shell-Fisheries :

1,000	Engineering Department, ...	\$1,000
1,000	Office expenses, ...	1,000
3,800	{ Buoying Natural Oyster Beds, ... { Inspection of mud dumping, ... { Inspection of Natural Oyster Beds, ...	} 3,500
5,600	Oyster Police, ...	5,600
800	Tax Department, ...	800
6,000	Salaries and expenses of Commissioners and clerk, ...	6,000
1,000	Building and repairing Signals, ...	1,000—
		\$18,900

Dairy Commissioner :

3,000	Salary of Commissioner, ...	\$3,000
2,000	Expenses of Commissioner, ...	2,000
2,400	Salary of Deputy, ...	2,400
1,600	Expenses of Deputy, ...	1,600—
		\$9,000

* Includes clerk and veterinarian services.

Appropriation, 1901.		Estimates for two years.
Factory Inspector :		
\$3,000	Salary of Inspector, ...	\$3,000
6,800	Special Agents, ...	7,800
2,000	Office and traveling expenses of Inspector, ...	2,000— \$12,800
Railroad Commissioners :		
21,600	Salaries, ...	\$21,600
2,500	Office expenses, ...	4,000— \$25,600
Commissioner of Building and Loan Associations :		
5,000	Salary, ...	\$5,000
1,000	Traveling expenses and expenses of office, exclusive of printing and stationery, ...	1,000— \$6,000
Connecticut State Board of Charities :		
3,000	Salary of Secretary, ...	\$3,000
2,000	Pay of Agents, ...	2,000
4,000	Expenses of Board and Secretary, ...	4,000— \$9,000
Connecticut Hospital for the Insane :		
205,000	Support of pauper and indigent patients, ...	\$260,000
Connecticut School for Boys :		
142,000	Provisions, clothing, bedding, school-books, fuel, gas, water rent, salaries of officers and teachers, and all other incidental expenses of the institution, ...	\$142,000
Connecticut Industrial School for Girls:		
85,800	Salaries and wages, and other expenses, ...	\$89,480
Connecticut State Prison :		
80,000	Deficiency in earnings, ...	\$84,800
Connecticut Prison Association:		
6,000	{ Clothing for discharged prisoners, ...	\$6,000
	{ Transportation of discharged prisoners to their homes or places of employment, ...	
	{ Board of discharged prisoners while seeking employment; tools, etc., ...	
1,000	Expenses for Insane Prisoners, ...	1,000— \$7,000

Appropriation,
1901.Estimates for
two years.

JUDICIAL EXPENSES.

HARTFORD COUNTY.

Reporter Supreme Court :

\$6,000	Salary, ...	\$6,000	
1,000	Expense, ...	1,000	
2,334	Clerical Expenses, ...	2,000—	\$9,000

State Referee :

4,000	Salary, ...	}	\$5,000
1,000	Expense, ...		

Clerk of Superior Court :

23,000	Sheriff's attendance and other expenses, ...	\$24,750	
4,500	Balance of Jury Debentures, Civil and Criminal Courts, ...	5,200—	\$29,950

State's Attorney :

25,000	Bills of Costs of Criminal Term, ...		\$30,000
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Clerk of the Court of Common
Pleas :

3,000	Jury Debenture, ...	\$4,000	
10,000	Sheriff's Attendance, etc., ...	10,000—	\$14,000

NEW HAVEN COUNTY.

Clerk of the Superior Court :

13,000	Balance of Jury Debentures, ...	\$15,000	
45,000	Sheriff's and all other expenses, ...	60,000—	\$75,000

State's Attorney :

40,000	Bills of Costs in the Superior Court, ...	\$50,000	
10,000	Bills of Costs in the Court of Common Pleas, ...	10,000—	\$60,000

Clerk of the Court of Common
Pleas, Civil Side :

8,000	Sheriff's Attendance, etc., ...	\$8,000	
4,500	Jury Debenture, ...	4,500—	\$12,500

Appropriation,
1901.

Estimates for
two years.

Clerk of the Court of Common
Pleas, Criminal Side :

\$6,000	Sheriff's Attendance and other expenses, . . .	\$6,000	
4,000	Balance of Jury Debenture, ...	4,000—	\$10,000

Clerk of the District Court of
Waterbury :

4,000	Balance of Jury Debenture, ...	\$4,000	
3,500	Attendance of Sheriff and other expenses, . . .	4,000	
4,500	Bills of Costs on Public Prosecutions, ...	4,500—	\$12,500

Clerk of the Superior Court of
Waterbury :

3,000	Balance of Jury Debenture, ...	\$3,000	
7,500	Sheriff's Attendance, etc., ...	7,500	
7,000	Bills of Costs in Criminal Cases, ...	7,500—	\$18,000

NEW LONDON COUNTY.

Clerk of Superior Court :

18,000	Balance of Jury Debenture, attendance of Sheriff, and other expenses, ...		\$17,500
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State's Attorney :

12,000	Bills of Costs in Criminal Cases, ...	\$12,000	
5,000	Bills of Costs in Criminal Cases, Common Pleas, Criminal Side, ...	5,000—	\$17,000

Clerk of the Court of Common
Pleas :

3,500	Balance of Jury Debenture, attendance of Sheriff, and other expenses, ...		\$3,000
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Clerk of the Court of Common
Pleas, Criminal Side : }

5,000	Jury Debenture, Sheriff's expenses, etc., . . .		\$5,00
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Appropriation,
1901.Estimates for
two years.

FAIRFIELD COUNTY.

Clerk of the Superior Court and
Clerk of Common Pleas :

\$8,000	Jury Debenture,	.	.	.	\$8,000	
35,000	Attendance of Sheriff and other expenses,	.		35,000—	\$43,000	

State's Attorney :

40,000	Bills of Costs in Criminal Cases,	.	.	.	\$40,000	
15,000	Bills of Costs in the Court of Common Pleas,	.			No estimates re-	ceived.

Clerk of Court, Criminal Side,
Common Pleas :

3,500	Attendance of Sheriff, etc.,	.	.	.	\$3,500	
2,500	Balance of Jury Debenture,	.	.	.	2,500—	\$6,000

Clerk of the Court of Common
Pleas :

3,500	Balance of Jury Debenture, ..	.	.	.	\$3,500	
7,000	Attendance of Sheriff and other expenses,	.		8,000—	\$11,500	

WINDHAM COUNTY.

Clerk of the Superior Court :

2,500	Balance of Jury Debenture,	.	.	.	\$2,500	
6,500	Attendance of Sheriff and other expenses,	.		6,500—	\$9,000	

State's Attorney :

7 000	Bills of Costs in Criminal Cases,	.	.	.	\$7,350	
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LITCHFIELD COUNTY.

Clerk of the Superior Court :

3,000	Balance of Jury Debenture Bills,	.	.	.	\$4,000	
10,000	Amount of Sheriff's Bills, etc.,	.	.	15,000—	\$19,000	

State's Attorney :

10,000	Bills of Costs in Criminal Cases,	.	.	.	\$10,000	
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Appropriation,
1901.Estimates for
two years.Clerk of the Court of Common
Pleas :

\$1,000	Balance of Jury Debenture, ...	\$2,500	
2,500	Attendance of Sheriff, etc., ...	3,500—	\$6,000

MIDDLESEX COUNTY.

Clerk of the Superior Court :

4,000	Balance of Jury Debenture, ...	\$4,000	
8,000	Sheriff and other officers, etc., ...	10,000—	\$14,000

State's Attorney :

10,000	Bills of Costs in Criminal Cases, ...		\$10,000
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TOLLAND COUNTY.

Clerk of the Superior Court :

2,000	Balance of Jury Debenture, ...	\$2,000	
5,500	Sheriff's Attendance, etc., ...	5,500—	\$7,500

State's Attorney :

4,000	Bills of Costs in Criminal Cases, ...		\$4,500
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COUNTY COMMISSIONERS.

Hartford County :

.....	Board of Prisoners, County Jail, ...	\$60,000	
27,500	Board of Children, County Home, ...	24,000—	\$84,000

New Haven County :

.....	Board of Prisoners, County Jail,*	No estimates re-	
30,000	Board of Children, County Home,*	ceived.	

New London County :

.....	Board of Prisoners, County Jail, ...	\$22,000	
14,500	Board of Children, County Home, ...	16,000—	\$38,000

Fairfield County :

.....	Board of Prisoners, County Jail, . . . . .	.....	
30,000	Board of Children, County Home, . . . . .	.....	
.....	Expense of County of Fairfield, . . . . .	.....	\$140,000

* No estimates received.

Appropriations,
1901.Estimates for
two years.

Windham County :

Board of Prisoners, County Jail, . . .	\$18,000
\$14,000—Board of Children, County Home, . . .	15,000— \$33,000

Litchfield County :

Board of Prisoners, County Jail, . . .	No estimate re-
10,000—Board of Children, County Home, . . .	ceived.

Middlesex County :

Board of Prisoners, County Jail, . . .	8,000
15,600—Board of Children, County Home, . . .	14,000— \$22,000

Tolland County :

Board of Prisoners, County Jail, . . .	No estimate re-
9,000—Board of Children, County Home, . . .	ceived.
225,000—Board of Prisoners in County Jails, . . .	

INTEREST ON STATE BONDS.

Interest on \$1,288,000 3 per cent. bonds, . . .	77,280
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SYNOPSIS OF ESTIMATES OF EXPENDITURES FOR TWO
YEARS.

General Assembly, ...	\$170,000
Executive Departments, ...	85,350
Educational, ...	1,241,200
Military, ...	316,092
Judicial (Salaries and Courts), ...	*810,900
Counties for Board of Prisoners, and Children in Homes, . . .	*317,000
Commissions (Highway Commission not included), . . .	340,750
State Institutions and Charities, ...	1,181,080
Highway Commission and Highways, ...	517,825
Interest on State Bonds, ...	77,280
State Printing and Capitol and Grounds, ...	215,000
Agriculture, ...	*57,700
Sundry Purposes, ...	155,600

Total Amount Estimated, ...	5,485,777
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Above are for *regular* biennial appropriations, and do not include appropriations for special objects not estimated in this book.

* This sum includes only the amounts for which estimates have been received. Several estimates are lacking.

**ESTIMATED RECEIPTS OF THE STATE TREASURY FOR THE
TWO FISCAL YEARS COMMENCING OCTOBER 1, 1903.**

Military Commutation Tax, ...	\$	310,000
Mutual Fire Insurance Companies, ...		20,000
Mutual Life Insurance Companies, ...		600,000
Railroads, Steam, ...		1,950,000
Railroads, Street, ...		475,000
Non-Resident Stock, ...		230,000
Savings Banks, ...		850,000
Miscellaneous, ...		20,000
Interest of School Fund Transferred, ...		220,000
Avails of Courts and Forfeited Bonds, ...		100,000
National Aid to Soldiers' Homes, ...		70,000
Express Companies, ...		20,000
Telegraph and Telephone Companies, ...		35,000
Insurance Commissioner, ...		170,000
Sundry Taxes and Receipts, ...		60,000
Inheritance Tax, ...		500,000
Investment Tax (on Notes, Bonds, etc.), ...		250,000
Interest on Deposits in Banks, etc., ...		35,000—\$ 5,915,000.00

RECEIPTS OF TREASURY.

FOR THE FISCAL YEAR ENDING IN	1901	1902
Military Commutation Tax, ...	\$ 151,932.40	155,278.10
Mutual Fire Insurance Companies, ...	11,080.50	12,069.01
Mutual Life Insurance Companies, ...	300,769.37	310,402.98
Railroads, Steam, ...	973,878.34	984,918.37
Railroads, Street, ...	180,699.58	238,922.50
Non-Resident Stock, ...	175,383.75	141,131.35
Savings Banks, ...	441,672.25	445,721.77
Miscellaneous, ...	2,068.42	49,338.37
Interest of School Fund Transferred, ...	121,231.52	110,524.21
Avails of Courts and Forfeited Bonds, ...	47,545.20	52,115.10
National Aid to Soldiers' Homes, ...	43,874.81	51,960.38
Express Companies, ...	10,608.94	11,446.98
Telegraph and Telephone Companies, ...	18,015.02	19,606.45
Insurance Commissioner, ...	86,774.19	108,666.16
Sundry Taxes and Receipts, ...	196,083.97	68,021.96
Inheritance Tax, ...	222,320.48	335,734.96
Investment Tax (on Notes, Bonds, etc.), ...	146,710.02	147,641.88
Interest on Deposits in Banks, etc., ...	25,507.58	31,611.70
Total Yearly Receipts, ...	\$3,156,156.34	\$3,275,112.23

Deficit Appropria- tion by General Assembly 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
.....					\$8,000.00	\$8,000.00	.....	.....
.....					2,400.00	2,400.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					500.00	489.00	\$11.00	.....
.....					2,400.00	1,579.53	820.47	.....
.....				\$6,100.00	9,100.00	7,102.33	1,997.67	.....
.....					1,000.00	1,000.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,800.00	2,799.89	.11	.....
.....					2,800.00	2,800.00	.....	.....
.....	\$116.60	.....	.....	.....	1,866.60	1,866.60	.....	.....
.....	557.50	.....	.....	.....	1,857.50	1,857.50	.....	.....
.....					900.00	900.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,800.00	2,800.00	.....	.....
.....					2,800.00	2,800.00	.....	.....
.....				350.00	350.00	.....	350.00	.....
.....					600.00	480.00	170.00	.....
.....	419.32	.....	.....	.....	1,419.32	1,419.32	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,800.00	2,799.87	13	.....
.....		\$260.00	.....	.....	1,560.00	1,560.00	.....	.....
.....	694.27	.....	.....	.....	1,294.27	1,294.27	.....	.....
.....			\$100.00	.....	100.00	10.00	90.00	.....
.....	1,787.69	260.00	100.00	6,450.00	70,247.69	66,808.31	3,439.38	.....

Appropriated for	Amount Appropriated by General Assembly, 1899.
Amounts forward,	\$ 61,850.00
Salary of the Attorney-General,	8,000.00
Attorney-General, expenses,	2,000.00
“ “ office expenses, clerical services,	500.00
“ “ assistance,	2,000.00
Salary of State Librarian,	3,600.00
State Librarian, assistance,	2,800.00
“ “ purchase of books,	2,000.00
“ “ steel cases,	.....
“ “ fire-proof cases,	.....
Board of Equalization,	500.00
Board of Control,	500.00
Salary of Chief Justice Supreme Court,	9,000.00
Expense “ “	2,000.00
Salary of four Associate Justices Supreme Court,	32,000.00
Expense “ “	8,000.00
Salary nine Judges Superior Court,	64,000.00
Expense “ “	16,000.00
Salary Judge Court of Common Pleas, Hartford County,	6,000.00
“ “ “ “ New Haven County,	6,000.00
“ “ “ “ “ Civil side,	6,000.00
“ “ “ “ “ Crim. “	6,000.00
“ “ “ “ New London “	5,000.00
“ “ “ “ “ Civil “	1,000.00
“ “ “ “ “ Crim. “	6,000.00
“ “ “ “ Litchfield “	6,000.00
“ “ “ “ Fairfield “	8,000.00
“ “ “ “ “ Civil side,	4,000.00
“ “ “ “ “ Crim. “	6,000.00
“ “ Dist. Court of Waterbury,	6,000.00
Amount forward,	\$ 262,750.00

Amount forward,..... \$ 262,750.00

Deficit Approp- riation by General Assembly, 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer, Board of Control.	Appropri- ation by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1902.	Carried to Account for 1902 and 1903.
.....	1,787.69	260.00	100.00	6,450.00	70,247.69	66,808.31	3,439.38	.....
.....					8,000.00	8,000.00		.....
.....			1,000.00		1,000.00	159.69	840.31	.....
.....	600.00	1,000.00			2,100.00	1,705.23	394.77	.....
.....					2,000.00	1,766.37	233.63	.....
.....					3,600.00	3,561.11	38.89	.....
.....					2,800.00	1,964.15	835.85	.....
.....				6,000.00	8,000.00	2,178.37		5,821.63
.....	6,900.00			9,500.00	16,400.00			16,400.00
.....				1,500.00	1,500.00			1,500.00
.....					500.00	15.25	484.75	.....
.....			160.00		340.00	7.05	332.95	.....
.....					9,000.00	9,000.00		.....
.....					2,000.00	2,000.00		.....
.....					32,000.00	32,000.00		.....
.....					8,000.00	8,000.00		.....
.....				1,333.67	65,333.67	64,999.87	333.80	.....
.....				333.33	16,333.33	16,250.00	83.33	.....
.....					6,000.00	6,000.00		.....
.....					6,000.00	6,000.00		.....
.....					6,000.00	6,000.00		.....
.....					5,000.00	5,000.00		.....
.....					1,000.00	1,000.00		.....
.....					6,000.00	6,000.00		.....
.....					8,000.00	8,000.00		.....
.....					4,000.00	3,999.99	.01	.....
.....					6,000.00	6,000.00		.....
.....	9,287.69	1,260.00	1,260.00	25,117.00	297,154.69	266,415.39	7,017.67	23,721.63

Appropriated for.	Appropriation General Assembly, 1899.
Amounts forward,	\$262,750.00
Judges Courts of Common Pleas—Expenses,	2,000.00
Salaries, Clerk of Superior Court,	*83,200.00
Salary State's Attorney, Hartford County,	5,000.00
" " New Haven County,	5,500.00
" Assistant State's Attorney, New Haven County,	500.00
" " " at Waterbury,	1,200.00
" State's Attorney, New London County,	4,000.00
" " Fairfield County,	5,500.00
" Assistant State's Attorney, Fairfield County,	500.00
" State's Attorney, Windham County,	8,000.00
" " Litchfield County,	8,200.00
" " Middlesex County,	2,800.00
" " Tolland County,	2,000.00
Expenses of State's Attorneys,	2,000.00
Salary Prosecuting Attorney, Court of Common Pleas, New Haven County,	4,000.00
" " " " " New London County,	2,400.00
" " " " " Fairfield County,	8,000.00
" " " District Court of Waterbury,	8,000.00
Expenses Prosecuting Attorneys,	800.00
Salaries of Sheriffs,	16,000.00
Salary Reporter Supreme Court,	6,000.00
Expenses " "	1,000.00
Clerical Expenses Reporter Supreme Court,	.....
Salary Clerk Supreme Court,	8,000.00
" State Referee,	4,000.00
Expense State Referee,	50.00
 Amounts forward,	 \$, 426,400.00

• Unexpended balance September 30, 1899.

Deficit Appropria- tion General Assembly 1901.	Additional Appropria- tion Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1901.	Total Amount Appropri- ated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
\$	9,287.69	1,260.00	1,260.00	25,117.00	297,154.69	266,415.39	7,017.67	28,721.6
.					2,000.00	1,520.60	479.40	
.					83,200.00	83,199.89	11	
.					5,000.00	5,000.00		
.	812.49				5,812.49	5,812.49		
.					500.00		500.00	
.	150.00				1,350.00	1,350.00		
.					4,000.00	4,000.00		
.					5,500.00	5,500.00		
.					500.00		500.00	
.					3,000.00	3,000.00		
.					3,200.00	3,200.00		
.	75.00				2,875.00	2,875.00		
.	62.50				2,062.50	2,062.50		
.					2,000.00	1,005.73	994.27	
.					4,000.00	4,000.00		
.					2,400.00	2,400.00		
.					3,000.00	3,000.00		
.					3,000.00	3,000.00		
.					800.00	548.70	251.80	
.					16,000.00	15,999.99	.01	
.					6,000.00	6,000.00		
.					1,000.00	1,000.00		
.				2,334.00	2,884.00	333.83		2,000.6
.					3,000.00		3,000.00	
.					4,000.00	4,000.00		
.	42.83				92.83	92.83		
.	9,980.01	1,260.00	1,260.00	27,451.00	463,781.01	425,315.95	12,742.76	25,722.8

Appropriated for.		Appropriation by General Assembly, 1899.
Amounts forward,		\$ 426,400.00
Superior Court, Hartford Co., Sheriff's attendance, etc.,		25,000.00
" " balance jury debenture,		5,500.00
" " bills of costs,		25,000.00
" New Haven Co., Sheriff's attendance, etc.,		45,000.00
" " balance jury debenture,		13,000.00
" " bills of costs,		40,000.00
" " at Waterbury, Sheriff's attendance, etc.,		7,500.00
" " balance jury debenture,		4,000.00
" " bills of costs,		7,000.00
" New London Co., Sheriff's attendance, etc.,		12,500.00
" " balance jury debenture,		5,000.00
" " bills of costs,		12,000.00
" Fairfield Co., Sheriff's attendance, etc.,		35,000.00
" " balance jury debenture,		8,000.00
" " bills of costs,		40,000.00
" Windham Co., Sheriff's attendance, etc.,		6,500.00
" " balance jury debenture,		2,500.00
" " bills of costs,		8,000.00
" Litchfield Co., Sheriff's attendance, etc.,		10,000.00
" " balance jury debenture,		3,000.00
" " bills of costs,		12,900.00
" Middlesex Co., Sheriff's attendance, etc.,		10,000.00
" " balance jury debenture,		2,500.00
" " bills of costs,		10,000.00
" Tolland Co., Sheriff's attendance, etc.,		5,500.00
" " balance jury debenture,		2,000.00
" " bills of costs,		4,000.00
Amounts forward,		\$ 787,800.00

Deficit Approp- riation by General Assembly, 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropri- ation by General Assembly, 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
.....	9,930.01	1,260.00	1,260.00	27,451.00	463,781.01	435,315.95	12,742.76	25,722.30
.....					25,000.00	20,843.65	4,156.35	.....
.....					5,500.00	3,070.84	2,429.66	.....
.....					25,000.00	16,460.32	8,539.68	.....
.....					45,000.00	37,274.40	7,725.60	.....
.....					13,000.00	9,212.46	3,787.54	.....
.....					40,000.00	22,618.18	17,381.82	.....
.....					7,500.00	5,210.33	2,289.67	.....
.....					4,000.00	1,918.80	2,081.20	.....
.....					7,000.00	5,588.74	1,411.26	.....
.....		1,500.00			14,000.00	13,611.29	388.71	.....
.....					5,000.00	4,104.44	895.56	.....
.....			1,500.00		10,500.00	9,031.84	1,468.16	.....
.....					35,000.00	30,266.87	4,733.13	.....
.....					8,000.00	6,186.98	1,813.02	.....
.....					40,000.00	38,632.65	1,377.35	.....
.....	97.11				6,597.11	6,597.11	.....	.....
.....		1,000.00			3,500.00	3,296.13	203.87	.....
.....			1,000.00		7,000.00	5,595.04	1,404.96	.....
.....					10,000.00	5,861.30	4,138.70	.....
.....					3,000.00	1,888.74	1,111.26	.....
.....					12,900.00	5,934.37	6,965.63	.....
.....					10,000.00	6,848.88	3,151.12	.....
.....					2,500.00	2,238.88	261.12	.....
.....					10,000.00	8,601.08	1,398.92	.....
.....					5,500.00	4,475.16	1,024.84	.....
.....					2,000.00	1,652.60	347.40	.....
.....					4,000.00	2,086.00	1,964.00	.....
.....	10,027.12	3,760.00	3,760.00	27,451.00	825,278.12	704,362.53	95,193.29	25,722.30

Deficit Appropriation by General Assembly 1901.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1902.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
	10,027.12	8,760.00	8,760.00	27,451.00	825,278.12	704,362.53	95,193.29	25,722.30
1,000.00	.....	413.22	.....	.....	9,413.22	9,412.99	.23	.....
			413.22	.....	2,586.78	1,519.94	1,066.84	.....
2,500.00	.....	2,500.00	.....	.....	9,000.00	8,668.63	331.37	.....
			2,500.00	.....	4,500.00	3,611.96	888.04	.....
			241.52	.....	10,758.48	2,566.08	8,192.45	.....
		241.52	.....	.....	4,241.52	4,241.52	.....	.....
		1,000.00	.....	.....	10,000.00	4,735.32	5,264.68	.....
			1,000.00	.....	7,500.00	7,260.02	239.98	.....
				.....	8,500.00	2,368.49	1,131.51	.....
	500.00	.....		.....	5,000.00	2,034.15	2,965.85	.....
				.....	2,500.00	2,419.56	80.44	.....
				.....	1,000.00	634.63	365.37	.....
				.....	2,000.00	1,648.17	351.83	.....
			332.31	.....	2,667.69	1,506.74	1,160.95	.....
		332.31	.....	.....	5,332.31	5,332.31	.....	.....
800.00	1,000.00	190.05	.....	.....	7,390.05	7,390.05	.....	.....
1,500.00	.....		190.05	.....	3,809.95	3,050.33	759.62	.....
				.....	4,000.00	2,892.02	1,107.98	.....
				.....	3,000.00	1,615.70	1,384.30	.....
4,500.00	.....			.....	16,500.00	14,387.06	2,112.94	.....
				.....	2,500.00	2,445.47	54.53	.....
				.....	1,000.00	305.01	694.99	.....
				.....	18,898.00	16,478.23	2,419.77	.....
				.....	2,400.00	2,400.00	.....	.....
				.....	3,600.00	3,600.00	.....	.....
				.....	8,400.00	8,399.52	.48	.....
10,300.00	11,527.12	8,447.10	8,447.10	27,451.00	976,776.12	825,286.38	125,767.44	25,722.30

Appropriated for.		Appropriated by General Assembly, 1899.
Amounts forward,		\$ 927,498.00
Adjutant-General's office, expenses and clerical services,		5,950.00
" " " contingent expense,		2,000.00
" " " expense Military enrollment,		8,400.00
Quartermaster-General's office, salaries,		6,000.00
" " " care public property,		12,000.00
" " " uniform compensation,		8,480.00
" " " officers' "		5,300.00
" " " care of arms,		2,000.00
" " " freight and express charges,		1,300.00
" " " rifle ranges,		2,500.00
" " " Connecticut National Guard,		20,000.00
" " " care State armories,		28,000.00
" " " armory rents,		16,000.00
" " " ammunition,		4,500.00
" " " transportation,		13,000.00
" " " uniform repairs,		2,000.00
" " " arsenal repairs,		200.00
" " " office expenses,		700.00
" " " contingent expenses,		500.00
" " " new uniforms,		*11,528.70
" " " Niantic camp grounds,		18,000.00
" " " Naval militia,		6,000.00
" " " Connecticut National Guard, special,		*19,405.81
Surgeon-General, salary,		1,000.00
" " " expense,		100.00
" " " medical stores,		600.00
Amounts forward,		\$ 1,122,962.51

* Amount brought forward from account for 1899.

Deficit Appropria- tion by General Assembly, 1901.	Additional Appropria- tion, Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer Board of Control.	Appropri- ation by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1902.	Carried to Account for 1902 and 1903.
10,300.00	11,527.12	8,447.10	8,447.10	27,451.00	976,776.12	825,286.88	125,767.44	25,722.30
.....					5,950.00	5,600.00	350.00	.....
.....					2,000.00	1,900.00	100.00	.....
.....		2,621.03	.....	.....	11,021.03	11,021.03	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....		2,785.17	.....	.....	14,785.17	14,785.17	.....	.....
.....		20.00	.....	.....	8,500.00	8,500.00	.....	.....
.....			1,520.00	.....	3,780.00	3,650.00	130.00	.....
.....			535.17	.....	1,464.83	1,464.83	.....	.....
.....					1,300.00	1,300.00	.....	.....
.....		372.33	.....	.....	2,872.33	2,872.33	.....	.....
.....					20,000.00	20,000.00	.....	.....
.....					28,000.00	28,000.00	.....	.....
.....		1,305.00	.....	.....	17,305.00	17,305.00	.....	.....
.....					4,500.00	4,500.00	.....	.....
.....					13,000.00	12,900.00	100.00	.....
.....			1,400.00	.....	600.00	600.00	.....	.....
.....					200.00	200.00	.....	.....
.....					700.00	700.00	.....	.....
.....					500.00	500.00	.....	.....
.....		1,400.00	.....	.....	12,928.70	12,928.70	.....	.....
.....		4,672.67	.....	.....	22,672.67	22,672.67	.....	.....
.....			3,600.00	.....	2,400.00	2,400.00	.....	.....
.....					19,403.81	19,400.00	5.81	.....
.....					1,000.00	1,000.00	.....	.....
.....	150.00	.....	.....	.....	250.00	250.00	.....	.....
.....					600.00	562.54	37.46	.....
10,300.00	11,677.12	21,623.30	15,502.27	27,451.00	1,178,511.66	1,026,298.65	126,490.71	25,722.30

Appropriated for	Appropriated by General Assembly 1899.
Amounts forward, ...	\$ 1,122,962.51
Salary of the Commissary-General, ...	1,200.00
Expense of the Commissary-General, ...	100.00
Commissary-General, subsistence for encampment, 1900 and 1901, ...	27,000.00
Salary of the Paymaster-General, ...	1,200.00
Expense of the Paymaster-General, ...	100.00
Paymaster-General, Conn. Nat. Guard Encampment, 1901 and 1902, ...	72,287.14
" " " " May parade, 1902, ...	10,839.64
Armory Commission — Norwich Armory, . . . . .	.....
Common Schools, ...	886,050.00
Evening "	5,000.00
High "	5,000.00
Normal "	120,000.00
State Board of Education, Salary of the Secretary, ...	7,000.00
" " " Expense of the Secretary, ...	1,200.00
" " " Office Expense, ...	10,000.00
" " " Clerk's Salaries, ...	6,000.00
" " " Salaries and expenses of Special Agents, ...	15,000.00
" " " Agent's Salary, ...	3,000.00
" " " Expenses, ...	1,500.00
" " " Expense of Board, ...	500.00
" " " " Library Committee, ...	1,000.00
" " " Teachers' meetings, ...	6,000.00
" " " School Libraries, ...	15,000.00
" " " Public "	8,000.00
Normal School Building at Willimantic, . . . . .	.....
Amounts forward, ...	\$ 2,825,939.29

Deficit Appropriation General Assembly 1901.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
10,800.00	11,677.12	21,623.30	15,502.27	27,451.00	1,178,511.66	1,026,298.65	126,490.71	25,722.30
.....	.....	.....	.....	.....	1,200.00	1,200.00	.....	.....
.....	.....	.....	.....	.....	100.00	50.00	50.00	.....
.....	.....	.....	11,121.03	.....	15,878.97	15,811.44	67.53	.....
.....	.....	.....	.....	.....	1,200.00	1,200.00	.....	.....
.....	.....	.....	.....	.....	100.00	83.18	16.87	.....
.....	.....	5,000.00	.....	.....	77,287.14	75,597.90	1,689.24	.....
.....	.....	.....	.....	.....	10,839.64	10,500.00	339.64	.....
.....	.....	.....	.....	30,000.00	30,000.00	.....	.....	30,000.00
.....	100.00	.....	.....	.....	886,150.00	886,109.00	41.00	.....
.....	2,700.00	.....	.....	.....	7,700.00	6,398.07	1,301.93	.....
8,000.00	2,651.57	.....	.....	.....	15,651.57	15,651.57	.....	.....
.....	3,740.34	.....	.....	.....	123,740.34	123,740.34	.....	.....
.....	.....	.....	.....	.....	7,000.00	6,999.92	.08	.....
.....	.....	.....	.....	.....	1,200.00	675.47	524.53	.....
.....	591.87	.....	.....	.....	10,591.87	10,591.87	.....	.....
.....	.....	.....	.....	.....	6,000.00	5,991.19	8.81	.....
.....	.....	.....	.....	.....	15,000.00	14,274.89	725.11	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	1,500.00	1,325.62	174.38	.....
.....	.....	.....	.....	.....	500.00	91.45	408.55	.....
.....	.....	.....	.....	.....	1,000.00	997.94	2.06	.....
.....	.....	.....	.....	.....	6,000.00	5,999.01	.99	.....
.....	.....	.....	.....	.....	15,000.00	14,785.00	215.00	.....
3,000.00	.....	.....	.....	.....	11,000.00	10,603.90	396.10	.....
.....	.....	.....	.....	18,000.00	18,000.00	.....	.....	18,000.00
21,300.00	21,460.90	26,623.30	26,623.30	75,451.00	2,444,151.19	2,287,976.86	132,452.53	73,722.30

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward,	\$ 2,325,939.29
Salary of the Insurance Commissioner,	7,000.00
Insurance Commissioner's office, salary of actuary,	6,000.00
" " " " chief clerk,	3,600.00
" " " " 1st assistant clerk,	3,000.00
" " " " 2d " "	3,000.00
" " " " 3d " "	2,800.00
" " " services per diem,	2,000.00
" " " extra clerical,	14,300.00
" " " printing and stationery,	4,500.00
" " " incidental expenses,	6,800.00
" " " examining insurance companies,	13,000.00
" " " fraternal societies,	500.00
" " " legal expenses,	1,000.00
Salaries of the Railroad Commissioners,	18,000.00
Railroad Commissioners' office, salaries of clerks,	3,600.00
" " " incidental expenses,	2,500.00
Salaries of the Bank Commissioners,	10,000.00
Expenses " " "	2,000.00
Bank Commissioners, maps, books, and periodicals,	
" " " incidental expenses,	300.00
Salary of the Building and Loan Commissioner,	5,000.00
Expense " " "	1,000.00
Salary of the Highway Commissioner,	6,000.00
Highway Commissioner, expenses and travel,	1,500.00
" " " office expense,	6,000.00
" " " road building,	350,000.00
Amounts forward,	\$ 2,799,339.29

Deficit Appropriation by General Assembly, 1901.	Additional Appropriation, Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer, Board of Control.	Appropriation by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered Back, April 1, 1902.	Carried to Account for 1902 and 1903.
21,300.00	21,460.90	26,623.80	26,623.80	75,451.00	2,444,151.19	2,237,976.36	182,452.53	73,722.30
.....					7,000.00	6,999.99	.01	.....
.....					6,000.00	6,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					3,000.00	3,000.00	.....	.....
.....					2,800.00	2,800.00	.....	.....
.....		750.67	.....	.....	2,750.67	2,750.67	.....	.....
.....			750.67	.....	13,549.33	10,305.00	3,244.33	.....
.....					4,500.00	4,200.37	299.63	.....
.....					6,800.00	4,095.63	2,704.37	.....
.....			1,200.00	.....	11,800.00	3,421.69	8,378.31	.....
.....		1,200.00	.....	.....	1,700.00	880.71	819.29	.....
.....					1,000.00	150.00	850.00	.....
.....					18,000.00	18,000.00	.....	.....
.....					3,600.00	3,600.00	.....	.....
.....					2,500.00	2,267.10	232.90	.....
.....					10,000.00	9,759.32	240.68	.....
.....					2,000.00	1,953.28	46.72	.....
.....				500.00	500.00	.....	.....	500.00
.....	101.84	.....	.....	.....	401.84	401.84	.....	.....
.....					5,000.00	4,999.99	.01	.....
.....					1,000.00	787.37	212.63	.....
.....					6,000.00	6,000.00	.....	.....
.....					1,500.00	1,494.85	5.15	.....
.....					6,000.00	5,998.16	1.84	.....
.....					350,000.00	336,273.73	13,726.27	.....
21,300.00	21,562.74	28,578.97	28,578.97	75,951.00	2,918,153.03	2,680,715.86	163,214.87	74,222.30

Appropriated for.		Appropriated by General Assembly, 1899.
Amounts forward, ...		\$2,799,889.29
Factory Inspector, salary, ...		3,000.00
“ “ expense, ...		1,000.00
“ “ agents' services and expense, ...		6,000.00
Labor Bureau, salary of Commissioner, ...		5,000.00
“ “ chief clerk, ...		3,600.00
“ “ office expenses, ...		1,500.00
“ “ extra clerk hire, ...		900.00
“ “ agents' services and expenses, ...		3,000.00
“ “ Free Employment Bureau, . . . . .		.....
School Fund Commissioner, salary, ...		5,000.00
“ “ “ of chief clerk, ...		3,600.00
“ “ “ of assistant clerk, ...		2,800.00
“ “ office and traveling expenses, ...		2,000.00
“ “ real estate expenses, ...		6,500.00
“ “ legal expenses, ...		1,000.00
“ “ Agricultural College Fund, expense of, ...		300.00
Fish & Game Commissioners, salaries, ...		1,800.00
“ “ expenses, ...		1,200.00
“ “ clerical services, ...		400.00
“ “ State Hatcheries, care of and repairs, ...		2,000.00
“ “ propagation of fish, ...		6,000.00
“ “ new hatcheries, ...		2,500.00
“ “ Housatonic ponds, ...		2,500.00
Shell-Fish Commissioners, salaries and expenses, ...		3,000.00
“ “ clerk's salary, ...		2,800.00
“ “ office and incidental expenses, ...		1,000.00
Amounts forward, ...		\$2,867,789.29

Deficit Appropriation by General Assembly, 1901.	Additional Appropriation Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly, 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
21,300.00	21,562.74	28,573.97	28,573.97	75,951.00	2,918,153.08	2,680,715.86	163,214.87	74,222.30
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	254.05	.....	745.95	738.98	6.97	.....
.....	.81	254.05	.....	.....	6,254.86	6,254.86	.....	.....
.....	.....	.....	.....	.....	5,000.00	5,000.00	.....	.....
.....	.....	.....	.....	.....	3,600.00	3,600.00	.....	.....
.....	29.26	250.00	.....	.....	1,779.26	1,779.26	.....	.....
.....	.....	.....	750.00	.....	150.00	150.00	.....	.....
.....	.....	500.00	.....	.....	3,500.00	3,495.80	4.20	.....
.....	1,200.00	.....	.....	2,500.00	3,700.00	3,694.40	5.60	.....
.....	.....	.....	.....	.....	5,000.00	4,999.99	.01	.....
.....	.....	.....	.....	.....	3,600.00	3,600.00	.....	.....
.....	.....	.....	.....	.....	2,800.00	2,800.00	.....	.....
600.00	.....	.....	.....	.....	2,600.00	2,600.00	.....	.....
1,500.00	.....	.....	.....	.....	8,000.00	7,066.19	933.81	.....
.....	.....	.....	.....	.....	1,000.00	675.91	324.09	.....
.....	.....	.....	.....	.....	300.00	299.75	.25	.....
.....	.....	.....	108.01	.....	1,691.99	1,680.00	11.99	.....
.....	.....	108.01	.....	.....	1,308.01	1,308.01	.....	.....
.....	.....	.....	.....	.....	400.00	400.00	.....	.....
.....	.....	.....	.....	.....	2,000.00	1,972.09	27.91	.....
.....	1,412.19	.....	.....	.....	7,412.19	7,412.19	.....	.....
.....	8,700.00	1,600.00	.....	.....	7,800.00	7,780.16	19.84	.....
.....	.....	.....	1,600.00	.....	900.00	890.91	9.09	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	2,800.00	2,799.94	.06	.....
.....	410.00	.....	.....	.....	1,410.00	1,410.00	.....	.....
23,400.00	28,315.00	81,286.08	81,286.08	78,451.00	2,997,905.29	2,759,124.30	164,558.69	74,222.30

Appropriated for	Appropriated by General Assembly, 1899.
Amounts forward, ...	\$ 2,867,739.29
Shell-Fish Commissioners, assessment and collection of taxes, ...	600.00
" " engineer's services, ...	500.00
" " special engineering, ...	500.00
" " oyster police, ...	5,600.00
" " inspecting and buoys, ...	2,800.00
" " mud dumping, ...	2,000.00
Sewerage Commissioners' salaries, ...	5,000.00
" " expenses, ...	5,000.00
Dairy Commissioner's salary, ...	3,000.00
" " expense, ...	2,000.00
Deputy Dairy Commissioner's salary, ...	2,400.00
" " expense, ...	1,600.00
Cattle Commissioner's salary, ...	3,000.00
" " expense, office and traveling, ...	1,500.00
" " Veterinarian's services, ...	200.00
" " for cattle condemned, ...	2,000.00
Commissioner Putnam Memorial Camp, care of same, ...	4,000.00
" " expense, ...	450.00
Pharmacy Commissioners' salaries, ...	1,800.00
" " expenses, ...	800.00
" " clerk hire, ...	200.00
Special Commissions, ...	5,000.00
State Auditors, ...	3,000.00
State Board Mediation and Arbitration, ...	500.00
Commissioners of Public Records, ...	800.00
Amounts forward, ...	\$ 2,921,489.29

Deficit Appropria- tion General Assembly 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
23,400.00	28,315.00	31,286.08	31,286.08	78,451.00	2,997,905.29	2,759,124.30	164,558.69	74,222.30
.....	.....	.....	.....	.....	600.00	578.68	26.32	.....
.....	.....	10.00	.....	.....	510.00	510.00	.....	.....
.....	.....	.....	.....	.....	500.00	390.00	110.00	.....
.....	.....	.....	.....	.....	5,600.00	5,557.80	42.20	.....
.....	.....	681.20	.....	.....	3,481.20	3,188.54	292.66	.....
.....	.....	.....	691.20	.....	1,808.80	702.20	606.60	.....
.....	.....	.....	.....	.....	5,000.00	5,000.00	.....	.....
.....	.....	.....	.....	.....	5,000.00	2,719.55	2,280.45	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
.....	.....	.....	.....	.....	2,000.00	1,697.38	302.64	.....
.....	.....	.....	.....	.....	2,400.00	2,400.00	.....	.....
.....	.....	.....	.....	.....	1,800.00	1,544.14	55.86	.....
.....	.....	.....	.....	.....	3,000.00	3,000.00	.....	.....
700.00	.....	.....	44.10	.....	2,155.90	1,911.05	244.85	.....
100.00	200.00	44.10	.....	.....	544.10	544.10	.....	.....
2,000.00	1,100.00	.....	.....	.....	5,100.00	5,098.50	1.50	.....
.....	408.47	.....	.....	.....	4,408.47	4,408.47	.....	.....
.....	.....	.....	.....	.....	450.00	450.00	.....	.....
.....	.....	.....	.....	.....	1,800.00	1,800.00	.....	.....
.....	.....	.....	.....	.....	800.00	800.00	.....	.....
.....	.....	.....	.....	.....	200.00	200.00	.....	.....
3,500.00	340.87	.....	.....	.....	8,840.87	8,780.75	110.12	.....
.....	.....	.....	.....	.....	3,000.00	2,410.00	590.00	.....
.....	.....	.....	.....	.....	500.00	158.12	341.88	.....
.....	.....	.....	.....	.....	300.00	248.00	52.00	.....
29,700.00	30,364.34	32,021.33	32,021.33	78,451.00	3,060,004.63	2,816,166.56	169,615.77	74,222.30

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward,	\$2,921,489.29
Connecticut Agricultural College, current expenses,	30,000.00
" " food investigation,	3,600.00
" " Experiment Station,	25,000.00
Agricultural Societies,	11,600.00
State Board of Agriculture,	7,000.00
Connecticut Pomological Society,	1,000.00
" Sheep Breeders' Association,	500.00
" State Prison — deficiency in earnings,	80,000.00
" " buildings and improvements,	125,000.00
Board of Pardons, expense of members,	600.00
" " salary of clerk,	400.00
Connecticut Prison Association, salary of agent,	600.00
" " discharged prisoners,	5,400.00
" " insane,	600.00
Board of Prisoners in County Jails,	225,000.00
" Children in County Homes, Hartford County,	25,000.00
" " " New Haven "	33,000.00
" " " New London "	9,000.00
" " " Fairfield "	20,000.00
" " " Windham "	12,000.00
" " " Litchfield "	10,000.00
" " " Middlesex "	11,500.00
" " " Tolland "	8,500.00
Connecticut School for Boys,	142,000.00
" " Girls,	85,800.00
" " " subway for steam mains and cement walks,	.....
Amounts forward, .	\$3,794,589.29

Deficit Appropria- tion by General Assembly 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropria- tion by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
29,700.00	30,364.84	32,021.83	32,021.83	78,451.00	3,060,004.63	2,816,166.56	169,615.77	74,222.30
.....					30,000.00	30,000.00	.....	.....
.....					8,800.00	8,800.00	.....	.....
.....					25,000.00	25,000.00	.....	.....
.....					11,600.00	11,599.70	.30	.....
.....					7,000.00	7,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					500.00	450.00	50.00	.....
.....					80,000.00	61,501.00	18,499.00	.....
.....				60,000.00	185,000.00	140,000.00	.....	45,000.00
.....					800.00	268.87	331.13	.....
.....					400.00	400.00	.....	.....
.....					600.00	600.00	.....	.....
.....					5,400.00	5,400.00	.....	.....
.....					600.00	580.45	19.55	.....
.....					225,000.00	212,644.91	12,355.09	.....
.....					25,000.00	26,076.14	.....	.....
.....					33,000.00	30,425.73	.....	.....
.....					9,000.00	18,857.76	.....	.....
.....					20,000.00	26,968.78	.....	.....
.....					12,000.00	18,218.67	.....	.....
.....					10,000.00	9,729.25	.....	.....
.....					11,500.00	14,303.66	.....	.....
.....					8,500.00	9,317.61	.....	.....
20,500.00					20,500.00	.....	5,612.40	.....
.....	2,325.65	.....	.....	.....	142,000.00	139,918.66	2,081.34	.....
.....					88,125.65	88,125.65	.....	.....
.....				3,000.00	8,000.00	8,000.00	.....	.....
50,200.00	32,689.99	32,021.83	32,021.83	141,451.00	4,018,930.28	3,691,143.40	208,564.58	119,222.30

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward, ...	\$3,794,589.29
Education of the Deaf and Dumb, ...	40,000.00
“ “ Blind, ...	52,000.00
Connecticut Hospital for the Insane, ...	180,000.00
“ “ “ “ new buildings, ...	75,000.00
Insane not in Connecticut Hospital, ...	6,000.00
Conn. School for Imbeciles, ...	40,000.00
“ “ “ “ Filtration beds and completing payment for building, water supply, ...	1 200.00
“ Humane Society, ...	4,000.00
Backus Hospital, Norwich, ...	10,000.00
Bridgeport Hospital, ...	10 000.00
Danbury “	10,000.00
Day-Kimball “ Putnam, ...	5,000.00
General Hospital Society of Connecticut, New Haven, ...	10,000.00
Grace Hospital, New Haven, ...	10,000.00
Hartford Hospital, ...	10,000 00
Meriden “	6,000.00
New Britain General Hospital, ...	5,000.00
New London Memorial Hospital, ...	10,000.00
Norwalk Hospital, ...	7,000.00
Stamford “	6,000.00
St. Francis “ Hartford, ...	8,000.00
Waterbury “	10,000.00
Winchester “ Winsted, ...	11,181.06
Litchfield County Hospital of Winchester, ...	
Erection of Hospital for Pulmonary Tuberculosis, Hartford, ...	
Amounts forward, ...	\$4,820,970.85

Deficit Appropriation by General Assembly 1901.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered Back April 1, 1902.	Carried to Account for 1902 and 1903.
50,200.00	32,689.99	82,021.83	32,021.83	141,451.00	4,018,980.28	3,691,143.40	208,564.58	119,222.80
.....	5,537.02	.....	.....	.....	45,537.02	45,537.02	.....	.....
11,000.00	2,728.22	.....	.....	.....	52,000.00	46,459.03	5,540.97	.....
.....					193,728.22	193,728.22	.....	.....
.....				165,000.00	240,000.00	105,000.00	.....	135,000.00
.....					6,000.00	5,174.44	825.56	.....
2,000.00					42,000.00	41,545.60	454.40	.....
.....				5,500.00	5,500.00	2,500.00	.....	3,000.00
.....					1,200.00	1,200.00	.....	.....
.....					4,000.00	4,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....				*1,250.00	11,250.00	11,250.00	.....	.....
.....				*1,875.00	6,875.00	6,875.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....				*1,875.00	6,875.00	6,875.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....				*2,625.00	9,625.00	9,625.00	.....	.....
.....					6,000.00	6,000.00	.....	.....
.....				2,166.66	2,166.66	2,166.66	.....	.....
.....				*1,000.00	9,000.00	9,000.00	.....	.....
.....					10,000.00	10,000.00	.....	.....
.....					11,181.06	11,181.06	.....	.....
.....				25,000.00	25,000.00	9,000.00	.....	16,000.00
63,200.00	40,965.23	82,021.83	32,021.83	347,742.66	4,772,868.24	4,284,060.48	215,885.51	278,222.80

*Appropriations for year ending Sept. 30, 1899.

Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward,	\$4,320,970.35
State Board of Charities, salary of Secretary,	3,000.00
" " expense of board and Secretary,	3,200.00
" " pay of agents,	2,000.00
Fitch's Home for D. V. S.,	160,000.00
" " new buildings,	12,000 00
" " water supply,	5,000.00
Volunteer Soldiers S. A. War, expense of sick,	10,000.00
Fitch's Home for D. V. S., repairing and extending sewer,	
Soldiers' Children,	7,000.00
Deceased Soldiers,	25,000.00
State Firemen's Association,	18,000.00
Health Officer, Hartford Co.,	3,600.00
" New Haven Co.,	3,400.00
" New London Co.,	1,200.00
" Fairfield Co.,	3,060.00
" Windham Co.,	1,200.00
" Litchfield Co.,	1,500.00
" Middlesex Co.,	1,000.00
" Tolland Co.,	1,200.00
State Board of Health, salary of Secretary,	3,600.00
" " expense of board and Secretary,	7,000.00
" " pollution of streams,	5,000.00
Taxes Refunded,	3,000.00
Grade Crossings,	40,000.00
Connecticut Historical Society,	2,000.00
State Historical Museum, "Old Stone House,"	3,500.00
Groton Monument Association, Anna Warner Bailey Chapter D. A. R.,	600.00
Amounts forward,	\$4,646,970.35

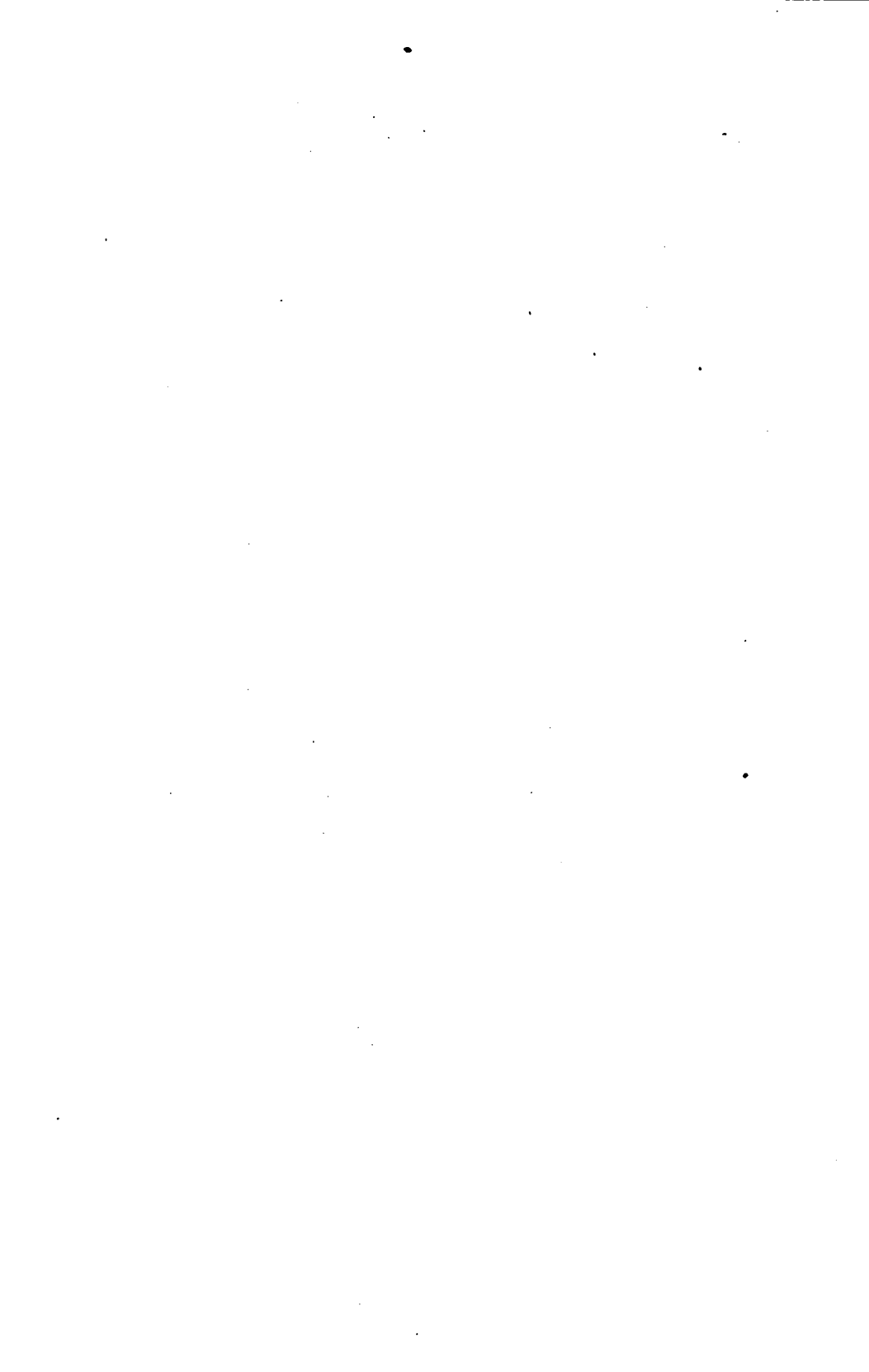
Deficit Appropriation by General Assembly, 1901.	Additional Appropriation by Board of Control.	Addition by Transfer Board of Control.	Deduction by Transfer Board of Control.	Appropriation by General Assembly, 1901.	Total Amount Appropriated.	Amount paid by Civil List Orders.	Covered back April 1, 1902.	Carried to Account for 1902 and 1903.
68,200.00	40,955.28	32,021.38	32,021.38	347,742.66	4,772,868.24	4,284,260.49	215,885.51	273,222.80
			38.50		8,000.00	3,000.00		
					8,161.50	2,735.61	425.89	
		38.50			2,038.50	2,038.50		
15,000.00					175,000.00	175,000.00		
					12,000.00	12,000.00		
				4,000.00	9,000.00	1,000.00		8,000.00
	4,650.00				14,650.00	14,650.00		
				6,000.00	6,000.00			6,000.00
					7,000.00	4,589.75	2,410.25	
					25,000.00	22,115.50	2,884.50	
2,000.00	82.00			2,500.00	22,582.00	22,582.00		
	54.89				8,654.89	8,654.89		
	349.06				8,749.06	8,749.06		
	112.67				1,812.67	1,812.67		
					8,000.00	2,070.82	929.18	
	132.05				1,332.05	1,332.05		
					1,500.00	1,337.16	162.84	
*1,000.00					2,000.00	1,965.73	34.27	
	26.42				1,226.42	1,226.42		
	83.38				8,638.38	8,638.38		
					7,000.00	7,000.00		
					5,000.00	5,000.00		
					8,000.00	2,017.22	982.78	
					40,000.00		40,000.00	
					2,000.00	2,000.00		
					8,500.00	3,500.00		
					600.00	600.00		
81,200.00	46,345.65	32,059.88	32,059.88	360,242.66	5,184,758.66	4,584,321.14	263,215.22	287,222.80

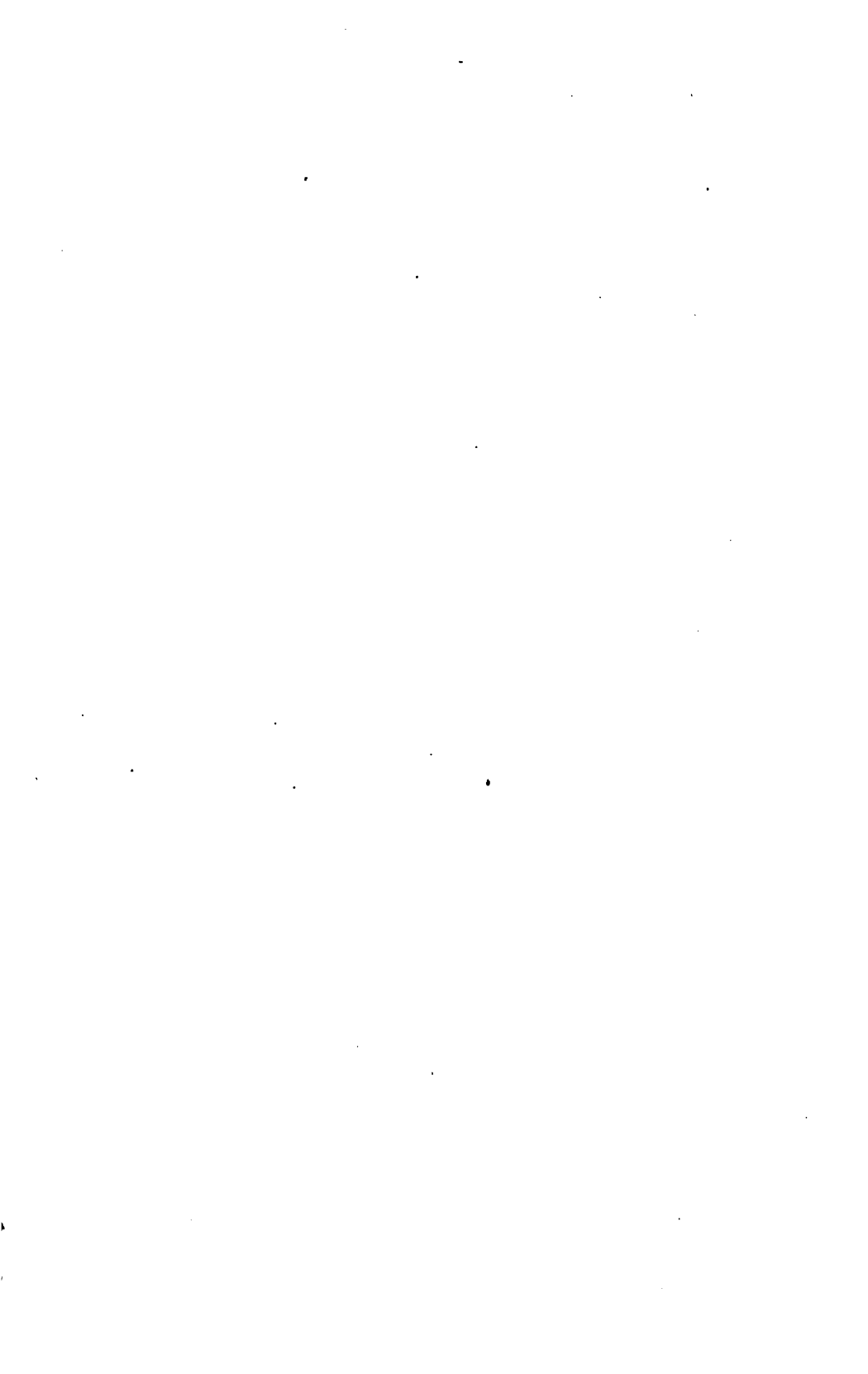
* Deficiency appropriation by General Assembly, 1899.

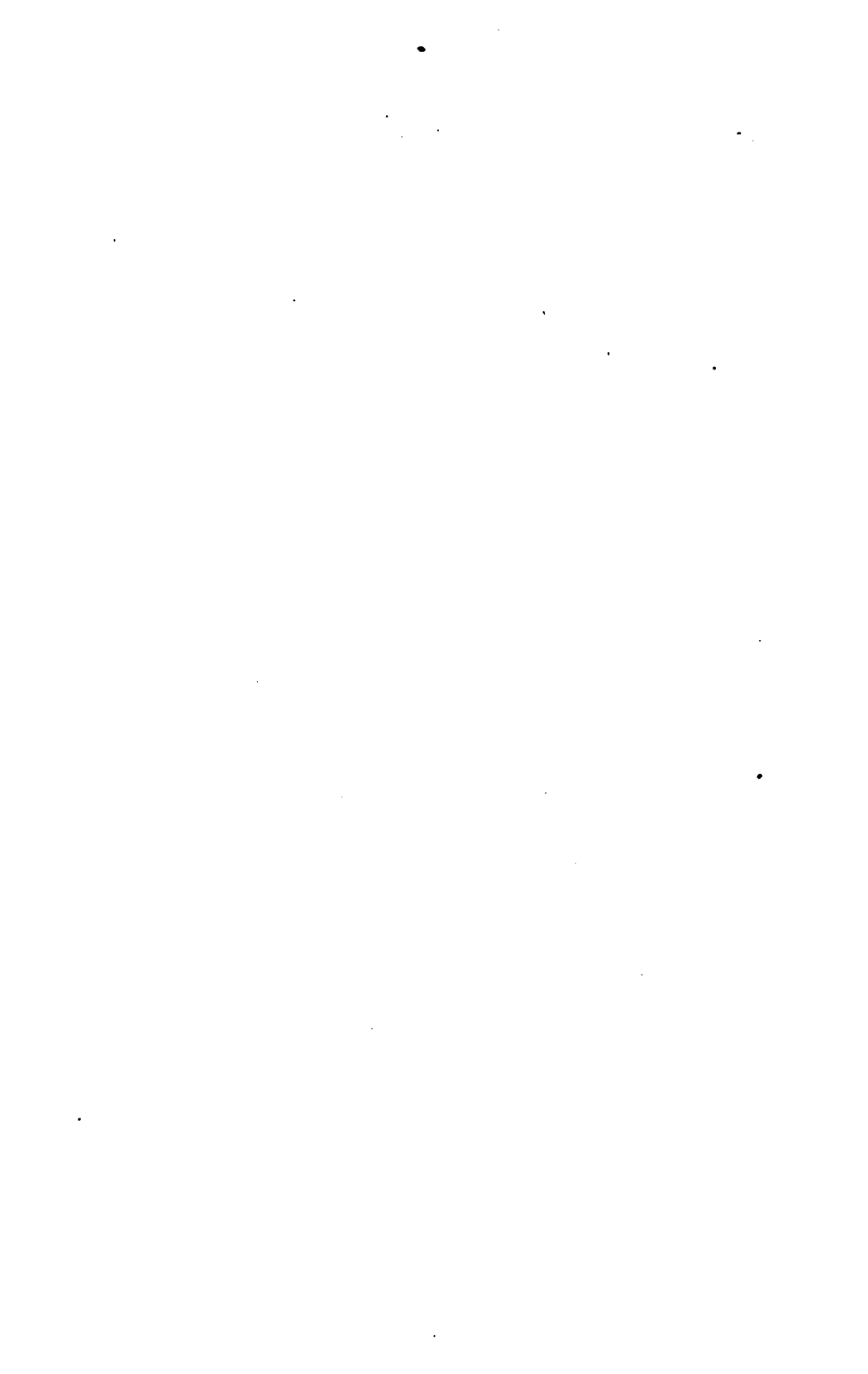
Appropriated for.	Appropriated by General Assembly, 1899.
Amounts forward,	\$ 4,646,970.85
Monuments, 1st Light Battery, 6th, 9th, and 10th Infantry, Conn. Vols.,	4,000.00
" 22d and 25th Infantry, Vols.,	2,000.00
" 26th Infantry, Vols.,	1,000.00
to Gen J. K. F. Mansfield, at Antietam,	1,000.00
C. S. Bushnell, National Monument Association,	5,000.00
Monument, 24th Regiment, Connecticut Volunteer Association,	
Portrait of and monument to Maj.-Gen. Joseph Spencer,	
Erection of monument to mark birthplace of John Brown,	
General Assembly, 1901, transportation,	
" " clerk of bills,	
" " engrossing clerk,	
Pan-American Exposition, pro cost New England States' Building,	
" " agricultural exhibit,	
Revision of Statutes, compensation of committee,	
Deferred Claims,	
Bridge across Byram River, one-third of cost,	
Sundry purposes,	85,000.00
" " State paupers,	
" " printing and circulating public documents,	
" " Capitol and grounds,	
" " sundry purposes,	
Capitol elevator and restaurant,	20,000.00
Capitol and grounds, electric wiring and fixtures,	
Total,	\$ 4,714,970.85
Grants by General Assembly,	
" " Senate,	
" " House of Representatives,	
	\$

Deficit Approp- riation by General Assembly, 1901.	Additional Appropria- tion by Board of Control.	Addition by Transfer, Board of Control.	Deduction by Transfer, Board of Control.	Appropri- ated by General Assembly, 1901.	Total Amount Appropriated.	Amount Paid by Civil List Orders.	Covered back, April 1, 1902.	Carried to Account for 1902 and 1903.
81,200.00	46,845.65	82,059.83	82,059.83	360,242.66	5,184,758.66	4,584,821.14	268,215.22	287,222.30
.....					4,000.00	.....	4,000.00	.....
.....					2,000.00	2,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					1,000.00	1,000.00	.....	.....
.....					5,000.00	5,000.00	.....	.....
.....				1,000.00	1,000.00	.....	.....	1,000.00
.....				1,500.00	1,500.00	.....	.....	1,500.00
.....				1,000.00	1,000.00	.....	.....	1,000.00
.....				22,500.00	22,500.00	21,712.62	787.88	.....
.....				2,500.00	2,500.00	2,500.00	.....	.....
.....				2,500.00	2,500.00	2,500.00	.....	.....
.....				5,000.00	5,000.00	4,948.72	51.28	.....
.....				6,500.00	6,500.00	5,849.52	1,150.48	.....
.....				30,000.00	30,000.00	30,000.00	.....	.....
.....				1,893.28	1,893.28	1,893.28	.....	.....
.....				4,000.00	4,000.00	.....	.....	4,000.00
.....	226,692.72	1,145.00	.....	.....	262,837.72	.....	.....	.....
.....						9,229.86	770.64	.....
.....						107,847.96	.....	.....
.....						105,056.22	.....	.....
.....						40,493.54	.....	.....
.....			1,145.00	.....	18,855.00	18,855.00	.....	.....
.....				16,000.00	16,000.00	.....	.....	16,000.00
81,200.00	278,038.87	33,204.88	33,204.83	454,135.94	5,528,344.66	4,942,647.36	269,975.00	310,722.30
.....						44,610.93	.....	.....
.....						27,520.22	.....	.....
.....						93,905.03	.....	.....
.....						5,108,683.54	.....	.....









State of Connecticut
PUBLIC DOCUMENT No. 1

REPORT
OF
THE COMPTROLLER
TO
THE GOVERNOR

For the Year ended September 30, 1902

PRINTED BY ORDER OF THE LEGISLATURE

Hartford Press
THE CASE, LOCKWOOD & BRAINARD COMPANY
1902



State of Connecticut.

COMPTROLLER'S REPORT.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
November 12, 1902.

To His Excellency, George P. McLean, Governor:

Sir:— In compliance with the statutes, I have the honor to present herewith my annual report of the transactions of this department for the fiscal year commenced October 1, 1901, and ended September 30, 1902.

RECEIPTS AND EXPENDITURES.

The receipts from all sources for the Civil List Funds, during the fiscal year ended September 30, 1902 (not including the balance of four hundred ten thousand two hundred seventy-three and twenty-four one hundredths dollars (\$410,273.24) in the Treasury October 1, 1901), were three million two hundred seventy-five thousand one hundred twelve and twenty-three one-hundredths dollars (\$3,275,112.23), an increase over the previous year of one hundred eighteen thousand nine hundred fifty-five and eighty-nine one-hundredths dollars (\$118,955.89).

The expenditures during the same period were three million one hundred thirteen thousand six hundred eighty-seven and fifty one-hundredths dollars (\$3,113,687.50), a decrease of six hundred sixty-three thousand four hundred twenty-two and twenty-four one-hundredths dollars (\$663,422.24), leaving a balance in the Treasury to the credit of the Civil List Funds September 30, 1902, of five hundred seventy-one thousand six hundred ninety-seven and ninety one-hundredths dollars (\$571,697.90).

As directed by the General Assembly of 1901, I have caused the Capitol to be wired and fitted with fixtures for electric lighting, but as it was not thought advisable at this time for the State to own and operate an electric plant of its own, have therefore contracted with the Hartford Electric Light Company to furnish electricity for the same. Under the same authority the State Library has been provided with steel cases for the books, and fireproof cases for the protection of archives and volumes of great value, in accordance with plans approved by the State Library committee. The Capitol dome has been newly and thoroughly regilded, and in wiring the building for electric lighting a plan was also included for the lighting of the outside of the dome, which I trust will meet with approval. Two of the large steam boilers in the Capitol have been replaced, and considerable permanent improvement has been made upon the roof of the building, which will have to be carried on to completion before entire satisfaction can be expected.

In closing this brief review of the more important features of the business of this department, I cannot omit to mention the lamented death of John H. Wadhams, late of Goshen, for eight years Assistant Clerk in this office, a faithful and scrupulously honest public servant, and a man of honor and integrity. And I desire to express to all my clerks and other employees under my direction my hearty appreciation of their faithfulness in discharge of their respective duties.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "A. Chamberlain".

Comptroller.

Grand List.

THE GRAND LIST.

The Grand List of the State for October, 1901, amounts to six hundred forty-nine million five hundred seventy-one thousand seven hundred ninety-one dollars (\$649,571,791). This is a decrease of forty-four million six hundred twenty-eight thousand three hundred seventy-one dollars (\$44,628,371) from the amount of the preceding year. This apparent decrease is owing to a change in the law regarding taxation of the stock of banks, national banking associations, trust, insurance, investment, and bridge companies. In the following tables I have given the total list of taxable property in each town of the State, as corrected by the Board of Equalization.

HARTFORD COUNTY.

Towns.	October 1, 1901.
Hartford, ...	\$70,987,122
Avon, ...	429,254
Berlin, ...	1,288,676
Bloomfield, ...	887,426
Bristol, ...	5,615,001
Burlington, ...	387,894
Canton, ...	1,533,928
East Granby, ...	541,970
East Hartford, ...	3,684,584
East Windsor, ...	1,473,270
Enfield, ...	3,662,454
Farmington, ...	1,799,683
Glastonbury, ...	555,309
Granby, ...	2,196,926
Hartland, ...	202,875
Manchester, ...	12,209,393
Marlborough, ...	135,576
New Britain, ...	18,821,670
Newington, ...	595,875
Plainville, ...	1,172,728
* Rocky Hill, ...	514,725

		Grand List. — Continued.
Towns.		October 1, 1901.
Simsbury,	.	1,837,468
Southington,	.	3,812,449
South Windsor,	.	1,206,829
Suffield,	.	1,867,483
West Hartford,	.	3,671,304
Wethersfield,	.	1,423,902
Windsor,	.	1,634,126
Windsor Locks,	.	2,164,057
		<u>\$146,313,957</u>

NEW HAVEN COUNTY.

Towns.		October 1, 1901.
New Haven,	.	\$103,460,932
Ansonia,	.	8,105,414
Beacon Falls,	.	379,778
Bethany,	.	386,320
Branford,	.	2,982,053
Cheshire,	.	1,276,988
Derby,	.	5,150,848
East Haven,	.	974,998
Guilford,	.	1,276,240
Hamden,	.	2,279,184
Madison,	.	1,166,555
Meriden,	.	20,049,442
Middlebury,	.	446,103
Milford,	.	3,455,923
Naugatuck,	.	6,910,414
North Branford,	.	418,242
North Haven,	.	976,846
Orange,	.	4,921,402
Oxford,	.	415,308
Prospect,	.	153,175
Seymour,	.	2,783,867
Southbury,	.	447,448
Wallingford,	.	5,769,251
Waterbury,	.	34,240,921
Wolcott,	.	304,340
Woodbridge,	.	519,423
		<u>\$149,296,415</u>

Grand List. — Continued.

NEW LONDON COUNTY.

Towns.	October 1, 1901.
New London, ...	\$12,960,929
Norwich, ...	16,100,411
Bozrah, ...	382,783
Colchester, ...	860,647
East Lyme, ...	948,599
Franklin, ...	387,188
Griswold, ...	2,083,105
Groton, ...	3,812,602
Lebanon, ...	789,126
Ledyard, ...	408,902
Lisbon, ...	264,259
Lyme, ...	267,556
Montville, ...	1,181,190
North Stonington, ...	410,558
Old Lyme, ...	652,055
Preston, ...	1,244,011
Salem, ...	181,572
Sprague, ...	816,507
Stonington, ...	4,816,465
Voluntown, ...	339,296
Waterford, ...	1,405,191

\$50,312,952

FAIRFIELD COUNTY.

Towns.	October 1, 1901.
Bridgeport, ...	\$63,236,971
Bethel, ...	1,176,971
Brookfield, ...	401,453
Darien, ...	2,821,405
Danbury, ...	13,932,421
Easton, ...	539,182
Fairfield, ...	3,293,631
Greenwich, ...	13,137,850
Huntington, ...	4,150,899
Monroe, ...	323,376
New Canaan, ...	2,261,262

Grand List. — Continued.

Towns.	October 1, 1901.
New Fairfield, ...	394,825
Newtown, ...	2,163,556
Norwalk, ...	13,558,883
Redding, ...	567,107
Ridgefield, ...	2,034,140
Sherman, ...	307,049
Stamford, ...	18,891,261
Stratford, ...	1,841,851
Trumbull, ...	782,405
Weston, ...	444,149
Westport, ...	2,960,298
Wilton, ...	808,001

\$148,928,946

WINDHAM COUNTY.

Towns.	October 1, 1901.
Brooklyn, ...	\$1,231,454
Ashford, ...	177,225
Canterbury, ...	370,118
Chaplin, ...	202,508
Eastford, ...	152,424
Hampton, ...	276,533
Killingly, ...	3,834,647
Plainfield, ...	2,568,316
Pomfret, ...	1,496,340
Putnam, ...	4,189,049
Scotland, ...	176,385
Sterling, ...	582,801
Thompson, ...	2,215,562
Windham, ...	5,572,212
Woodstock, ...	793,977

\$23,839,551

LITCHFIELD COUNTY.

Towns.	October 1, 1901.
Litchfield, ...	\$2,664,619
Barkhamsted, ...	312,969
Bethlehem, ...	315,446

COMPTROLLER'S REPORT, 1902.

9

Grand List. — Continued.

Towns.	October 1, 1901.
Bridgewater, ...	311,123
Canaan, ...	433,374
Colebrook, ...	412,424
Cornwall, ...	514,205
Goshen, ...	409,907
Harwinton, ...	408,675
Kent, ...	601,482
Morris, ...	437,437
New Hartford, ...	1,305,639
New Milford, ...	3,223,459
North Canaan, ...	1,001,501
Norfolk, ...	1,072,293
Plymouth, ...	956,905
Roxbury, ...	553,450
Salisbury, ...	1,857,331
Sharon, ...	1,614,805
Thomaston, ...	2,268,064
Torrington, ...	8,288,740
Warren, ...	235,440
Washington, ...	1,418,456
Watertown, ...	1,302,874
Winchester, ...	4,846,877
Woodbury, ...	893,963
	<u>\$37,661,458</u>

MIDDLESEX COUNTY.

Towns.	October 1, 1901.
Middletown, ...	\$10,281,717
Haddam, ...	584,837
Chatham, ...	843,063
Chester, ...	657,425
Clinton, ...	783,587
Cromwell, ...	1,145,174
Durham, ...	419,838
East Haddam, ...	1,109,186
Essex, ...	1,234,309
Killingworth, ...	260,615
Middlefield, ...	449,220

		Grand List, — Concluded.
Towns.	October 1, 1901.	
Old Saybrook, ...	583,276	
Portland, ...	1,368,483	
Saybrook, ...	906,676	
Westbrook, ...	485,688	
		<u>\$21,113,094</u>

TOLLAND COUNTY.

Towns.	October 1, 1901.	
Tolland, ...	\$376,199	
Andover, ...	147,691	
Bolton, ...	165,099	
Columbia, ...	237,864	
Coventry, ...	589,823	
Ellington, ...	817,778	
Hebron, ...	409,596	
Mansfield, ...	689,636	
Somers, ...	657,900	
Stafford, ...	1,889,929	
Union, ...	140,692	
Vernon, ...	5,698,260	
Willington, ...	284,951	
		<u>\$12,105,418</u>

SUMMARY.

Counties.		
Hartford, ...	\$146,313,957	
New Haven, ...	209,296,415	
New London, ...	50,312,952	
Fairfield, ...	148,928,946	
Windham, ...	23,839,551	
Litchfield, ...	37,661,458	
Middlesex, ...	21,113,094	
Tolland, ...	12,105,418	
		<u>\$649,571,791</u>

DETAILED ACCOUNTS
OF EXPENDITURES

FOR THE

Fiscal Year Ended September 30, 1902.



General Assembly.

No. 1.

GENERAL ASSEMBLY.

Edwin O. Keeler, Lieutenant-Governor, for portrait, ...	\$175 00	
Frank E. Healy, Clerk of Senate, indexing Journal of Senate, ...	200 00	
George E. Hinman, Clerk of House, indexing Journal of House, ...	200 00	
William H. Taylor, souvenirs of the Capitol, ...	500 00	
James F. Hagan, grant of Legislature for injuries received in Spanish-American War, ...	35 00	
		\$1,110 00

CONSTITUTIONAL CONVENTION.

Orders in favor of		
Delegates, transportation paid by them, ...	\$514 80	
N. Y., N. H. & H. R. R., transportation of delegates, ...	7,291 07	
Boston & Albany R. R. Co., transportation of delegates, ...	32 40	
Central Vermont R. R. Co., transportation of delegates, ...	217 98	
Central New England R. R. Co., transportation of delegates, ...	512 57	
Farmington St. Railway Co., transportation of delegates, ...	17 85	
Hartford Street Railway Co., transportation of delegates, ...	102 30	
People's Tramway Co., transportation of delegates, ...	5 95	

No. 1. — General Assembly. — *Continued*

Norwich St. Railway Co., transportation of delegates, . . .	3 50
Fair Haven & Westville St. R. R. Co., transportation of delegates, . .	144 05
Hartford & Springfield St. Railway Co., transportation of delegates, .	10 00
Middletown St. Railway Co., transportation of delegates, . . .	5 00
Connecticut Railway & Lighting Co., transportation of delegates, . .	9 45
Middletown & Portland Bridge Co., transportation of delegates, . .	2 50
Torrington & Winchester St. Railway Co., transportation of delegates, .	11 12
Hartford, Manchester & Rockville Tramway Co., transportation of delegates, . . .	21 35
Frank E. Healy, Clerk, salary, . .	2,500 00
George E. Hinman, Assistant, salary, .	1,500 00
Wm. W. Brown, Chaplain, salary, . .	100 00
C. H. Smith, Chaplain, salary, . . .	100 00
Francis Stevenson, Superintendent of Capitol, pay roll of employees of Convention, . . .	4,995 00
L. H. Cogswell, two transcripts of proceedings of Convention, . . .	2,400 00
Annie E. Trumbull, copies of Trumbull's Historical Notes, . . .	20 00
C. H. Case & Co., badges for employees, . . .	18 75
C. H. Case & Co., engraving gavels and block, . . .	8 10
M. H. Mayer, services to Committee on Rules, . . .	10 00
Marion C. Wicks, services, plan of hall, . . .	10 00
L. H. Trieschmann, services, barber, .	201 60
Ætna Stamp Works, rubber stamps, .	9 35
Comptroller's Office, for postage, . .	73 50
U. S. Envelope Co., printing and stationery, . . .	133 16

No. 1.—General Assembly.— <i>Concluded.</i>	Executive Offices.
The Case, Lockwood & Brainard Co., ballots for town meetings, etc., .	676 89
The Case, Lockwood & Brainard Co., 1,500 copies Journal Convention of 1818, ...	266 35
The Case, Lockwood & Brainard Co., 2,000 copies Trumbull's Historical Notes, Convention 1818, ...	167 45
The Case, Lockwood & Brainard Co., 2,500 copies Constitutions of Con- necticut, Notes, and Statutes, ...	333 50
The Case, Lockwood & Brainard Co., 500 copies Trumbull's Historical Notes, 2d edition, ...	84 15
The Case, Lockwood & Brainard Co., 1,000 copies Journal Convention 1818, 2d edition, ...	133 25
The Case, Lockwood & Brainard Co., ballots, etc., ...	213 62
The Case, Lockwood & Brainard Co., sundry printing, ...	1,406 25
	<u>\$24,262 81</u>
	<u><u>\$25,362 81</u></u>

No. 2.

SALARIES AND EXPENSES IN EXECUTIVE OFFICES.

EXECUTIVE DEPARTMENT.

SALARIES.

Orders in favor of	
George P. McLean, Governor, .	\$4,000 00
John T. Robinson, Executive Secre- tary, ...	1,200 00
Frank D. Rood, Executive Clerk, .	1,800 00

\$7,000 00

No. 2. — Executive Offices. — *Continued.*

EXPENSES.

Orders in favor of		
Frank D. Rood, Executive Clerk,		
office expenses,	\$219	24
Walter A. Riley, Auditor,	10	00
James P. Bree, Auditor,	10	00
John T. Robinson, Executive Secre-		
tary, premium on bond,	3	50
The Case, Lockwood & Brainard Co.,		
printing and stationery,	120	65
F. P. Woolley, carriages,	8	00
		\$371 39

LIEUTENANT-GOVERNOR.

Orders in favor of	
Edwin O. Keeler, Lieutenant-Governor,	\$500 00

SECRETARY'S OFFICE.

SALARIES.

Orders in favor of	
Charles G. R. Vinal, Secretary,	\$1,500 00
John G. Mitchell, Chief Clerk,	1,800 00
Richard J. Dwyer, Assistant Clerk,	1,400 00
Albert R. Parsons, Assistant Clerk,	1,400 00
G. L. Hugentobler, Assistant Clerk,	780 00
Marion C. Wicks, Assistant Clerk,	780 00
Catherine C. Dwyer, Assistant Clerk,	218 75
	\$7,878 75

EXPENSES.

Orders in favor of	
John G. Mitchell, Chief Clerk, office	
expenses,	\$376 61
John G. Mitchell, Chief Clerk, pre-	
mium on bond,	1 75
Walter A. Riley, Auditor,	10 00
James P. Bree, Auditor,	10 00

No. 2.—Executive Offices.—Continued.

The Case, Lockwood & Brainard Co., printing and stationery, . . .	381 60
Belknap & Warfield, printing and sta- tionery, ...	45 85
United States Envelope Co., printing and stationery, ...	27 08
Burr Index Co., books, etc., . . .	25 00
Wood Printing Co., printing, . . .	8 25
George D. Curtis, services revising indexes, ...	33 50

\$919 64

TREASURER'S OFFICE.

SALARIES.

Orders in favor of	
Henry H. Gallup, Treasurer, . . .	\$1,500 00
B. Frank Marsh, Chief Clerk, . . .	1,800 00
B. Frank Marsh, Chief Clerk, services in place of Third Assistant Clerk, .	300 00
Charles F. Sumner, Jr., Assistant Clerk, ...	1,400 00
Charles F. Sumner, Jr., Assistant Clerk, services in place of Third Assistant Clerk, ...	300 00
Lorenzo Moses, Assistant Clerk, . .	1,400 00
Lorenzo Moses, Assistant Clerk, serv- ices in place of Third Assistant Clerk, .	300 00
Agnes M. Pye, Assistant, ...	67 50
Clara L. Shea, Assistant, ...	87 50
K. H. Marsh, Assistant, ...	72 50
Edna C. Sumner, Assistant, ...	5 00

\$7,232 50

EXPENSES.

Orders in favor of	
Henry H. Gallup, Treasurer, office expenses, ...	\$411 00
Henry H. Gallup, Treasurer, premium on bond, ...	175 00

No. 2. — Executive Offices. — Continued

B. Frank Marsh, Chief Clerk, premium on bond, ...	52 50
Charles F. Sumner, Jr., Assistant Clerk, premium on bond, ...	52 50
Lorenzo Moses, Assistant Clerk, premium on bond, ...	52 50
Walter A. Riley, Auditor, ...	125 00
James P. Bree, Auditor, ...	185 00
The Case, Lockwood & Brainard Co., printing and stationery, ...	152 45
United States Envelope Co., printing and stationery, ...	272 81
Kellogg & Bulkeley Co., check books, ...	66 00

\$1,544 76

BOARD OF EQUALIZATION.

Orders in favor of	
B. Frank Marsh, salary as Clerk, ...	\$300 00
Kellogg & Bulkeley Co., books, etc., ...	8 50
C. C. Maxfield, services, ...	20 00
The Case, Lockwood & Brainard Co., printing and stationery, ...	15 25

\$343 75

COMPTROLLER'S OFFICE.

SALARIES.

Orders in favor of	
Abiram Chamberlain, Comptroller, ...	\$1,500 00
F. C. Bissell, Chief Clerk, ...	1,800 00
John H. Wadhams, Assistant Clerk, ...	1,400 00
Kate T. Ryan, Assistant, ...	780 00
Minnie E. Condell, Assistant, ...	98 33
Emma Wolcott, Assistant, ...	56 00

\$5,634-33

No. 2. — Executive Offices. — *Continued.*

EXPENSES.

Orders in favor of	
Abiram Chamberlain, Comptroller,	
expenses, ...	\$112 27
Abiram Chamberlain, Comptroller,	
premium on bond, ...	87 50
F. C. Bissell, Chief Clerk, premium	
on bond, ...	35 00
J. H. Wadhams, Assistant, premium	
on bond, ...	35 00
J. H. Wadhams, Assistant, office ex-	
penses, ...	133 70
F. M. Barrows, legal assistance, . .	45 50
Henry S. Goslee, legal assistance, . .	20 00
Walter A. Riley, Auditor, ...	70 00
James P. Bree, Auditor, ...	70 00
The Case, Lockwood & Brainard Co.,	
printing and stationery, ...	321 90
U. S. Envelope Co., printing and sta-	
tionery, ...	1 75
Smith & McDonough, stationery, etc.,	25 21
Belknap & Warfield, stationery, etc.,	1 30
Bailey Mfg. Co., letter books, ...	17 80
Hartford Telegram Co., ...	2 50
Southern N. E. Telephone Co., ...	45 35
Bill Bros., cartage, ...	8 00
G. W. Burch, rubber stamps, ...	1 00

\$1,033 78

BOARD OF CONTROL.

Orders in favor of	
John H. Wadhams, Clerk, salary, . .	\$400 00

ATTORNEY-GENERAL.

SALARIES.

Orders in favor of	
Charles Phelps, Attorney-General, . .	\$4,000 00
Josephine L. Camp, Clerk, ...	780 00
Mildred Camp, Clerk, ...	30 00

\$4,810 00

No. 2. — Executive Offices. — Concluded. Judicial Expenses.

EXPENSES.

Orders in favor of	
Charles Phelps, Attorney-General, personal expenses, ...	\$298 14
Charles Phelps, Attorney-General, office expenses, ...	91 04
Charles Phelps, Attorney-General, premium on bond, ...	17. 50
J. H. Buck, assistance in School Fund matters, ...	230 66
J. H. Buck, assistance in sundry matters,	175 00
Russell Frost, assistance, ...	278 05
Williams & Gager, assistance, ...	150 00
White, Daggett & Tilson, assistance, ...	25 00
Perkins & Perkins, assistance, ...	230 00
C. O. Spencer, assistance, ...	135 00
The Case, Lockwood & Brainard Co., printing and stationery, ...	14 85
	\$1,645 24
	\$39,314 14

No. 3.**JUDICIAL EXPENSES.****SALARIES OF JUDGES.****SUPREME COURT.**

Orders in favor of	
Charles B. Andrews, Chief Justice, . .	\$1,125 00
David Torrance, Chief Justice, ...	4,125 00
David Torrance, Associate, ...	333 33
Simeon E. Baldwin, Associate, ...	4,000 00
William Hamersley, Associate, ...	4,000 00
Frederick B. Hall, Associate, ...	4,000 00
Samuel O. Prentice, Associate, ...	3,666 67
	\$21,250 00

Judicial Expenses. — Continued.

SUPERIOR COURT.

Orders in favor of			
John M. Thayer,	.	.	\$1,000 00
Samuel O. Prentice,	.	.	333 33
Silas A. Robinson,	.	.	3,999 96
Ralph Wheeler,	.	.	4,000 00
George W. Wheeler,	.	.	4,000 00
Milton A. Shumway,	.	.	4,000 00
William T. Elmer,	.	.	4,000 00
Alberto T. Roraback,	.	.	4,000 00
Edwin B. Gager,	.	.	3,999 96
William S. Case,	.	.	3,666 63

\$32,999 88

COURTS OF COMMON PLEAS.

Orders in favor of			
William S. Case, Hartford County,	.	.	\$250 00
John Coats, Hartford County,	.	.	2,750 00
Leverett M. Hubbard, New Haven			
County (civil),	.	.	3,000 00
Julius C. Cable, New Haven County			
(criminal),	.	.	3,000 00
Walter C. Noyes, New London			
County (civil),	.	.	2,500 00
Walter C. Noyes, New London			
County (criminal),	.	.	500 00
Howard J. Curtis, Fairfield County			
(civil),	.	.	4,000 00
John H. Light, Fairfield County			
(criminal),	.	.	2,000 00
Gideon H. Welch, Litchfield County,	.	.	3,000 00

\$21,000 00

WATERBURY DISTRICT COURT.

Orders in favor of			
George H. Cowell,	.	.	\$3,000 00

 No. 8. — Judicial Expenses. — *Continued.*

EXPENSES OF JUDGES.

Orders in favor of			
Charles B. Andrews,	.	.	\$250 00
David Torrance,	.	.	1,000 00
Simeon E. Baldwin,	.	.	1,000 00
William Hamersley,	.	.	1,000 00
Frederick B. Hall,	.	.	1,000 00
Samuel O. Prentice,	.	.	1,000 00
John M. Thayer,	.	.	250 00
Silas A. Robinson,	.	.	1,000 00
Ralph Wheeler,	.	.	1,000 00
George W. Wheeler,	.	.	1,000 00
Milton A. Shumway,	.	.	1,000 00
William T. Elmer,	.	.	1,000 00
Alberto T. Roraback,	.	.	1,000 00
Edwin B. Gager,	.	.	1,000 00
William S. Case,	.	.	750 00
E. Peck,	.	.	37 30
Leverett M. Hubbard,	.	.	220 20
Walter C. Noyes,	.	.	51 00
Howard J. Curtis,	.	.	192 31
Gideon H. Welch,	.	.	113 09

 \$13,863 90

SALARIES OF STATE'S ATTORNEYS.

Orders in favor of			
Arthur F. Eggleston, Hartford County,			\$2,500 00
William H. Williams, New Haven			
County,	.	.	3,333 30
John P. Kellogg, Assistant, New Ha-			
ven County,	.	.	1,200 00
Solomon Lucas, New London County,			2,000 00
Samuel Fessenden, Fairfield County,			2,750 00
John L. Hunter, Windham County,	.		1,533 32
Donald T. Warner, Litchfield County,			1,633 34
John M. Murdoch, Middlesex County,			1,700 00
Joel H. Reed, Tolland County,	.		1,250 00

 \$17,899 96

No. 8.—Judicial Expenses.—Continued.

SALARIES OF PROSECUTING ATTORNEYS.

Orders in favor of	
Robert J. Woodruff, New Haven	
County, ...	\$2,000 00
Albert P. Bradstreet, New Haven	
County, ...	1,500 00
Michael Kenealy, Fairfield County, .	1,500 00
H. A. Hull, New London County, .	1,200 00
	\$6,200 00

EXPENSES OF ATTORNEYS.

Orders in favor of	
William H. Williams, ...	\$246 07
Donald T. Warner, ...	213 21
John M. Murdoch, ...	183 22
Joel H. Reed, ...	56 87
Michael Kenealy, ...	142 00
Robert J. Woodruff, ...	194 45
	\$1,035 82

PREMIUMS ON BONDS OF ATTORNEYS.

Orders in favor of	
John P. Kellogg, New Haven County,	\$7 00
Solomon Lucas, New London County,	10 50
John L. Hunter, Windham County, .	10 50
Joel H. Reed, Tolland County, .	10 50
Robert J. Woodruff, New Haven	
County, ...	7 00
Albert P. Bradstreet, New Haven	
County, ...	7 00
H. A. Hull, New London County, .	7 00
Michael Kenealy, Fairfield County, .	14 00

\$73 50

No. 8. — Judicial Expenses. — *Continued.*

SALARIES OF SHERIFFS.

Orders in favor of		
Edwin J. Smith, Hartford County, .	\$1,000 00	
Albert B. Dunham, New Haven		
County, ...	999 99	
Geo. O. Jackson, New London County, .	750 00	
Sidney E. Hawley, Fairfield County, .	1,000 00	
Preston B. Sibley, Windham County, .	1,000 00	
Edward A. Nellis, Litchfield County, .	1,000 00	
Thomas S. Brown, Middlesex County, .	1,000 00	
A. P. Dickinson, Tolland County, .	1,000 00	
		\$7,749 99

PREMIUMS ON BONDS OF SHERIFFS.

Orders in favor of		
Edwin J. Smith, ...	\$35 00	
Albert B. Dunham, ...	35 00	
George O. Jackson, ...	35 00	
Sidney E. Hawley, ...	35 00	
Preston B. Sibley, ...	35 00	
Thomas S. Brown, ...	35 00	
A. P. Dickinson, ...	35 00	
		\$245 00

SALARY AND EXPENSES OF STATE REFEREE.

Orders in favor of		
Dwight Loomis, salary, ...	\$1,666 66	
Dwight Loomis, expenses, ...	458 33	
Charles B. Andrews, salary, ...	1,500 00	
Charles B. Andrews, expenses, ...	375 00	
		\$3,999 99

SALARY AND EXPENSES OF SUPREME COURT REPORTER.

Orders in favor of		
James P. Andrews, Reporter, salary, .	\$3,000 00	
James P. Andrews, Reporter, expenses, .	500 00	
Wm. E. Osborne, Clerk, salary, ...	1,000 01	
		\$4,500 01

No. 8.—Judicial Expenses.—Continued.

SALARIES OF CLERKS OF SUPERIOR COURTS.

Orders in favor of	
George A. Conant, Clerk, Hartford County, ...	\$4,000 00
J. Lincoln Fenn, Assistant, Hartford County, ...	3,000 00
Edward A. Anketell, Clerk, New Haven County, ...	4,100 00
John C. Gallagher, Assistant, New Haven County, ...	2,750 00
John S. Fowler, Assistant, New Haven County, ...	2,750 00
Samuel J. Marsh, Assistant, New Haven County, at Waterbury, ...	1,400 00
John C. Averill, Clerk, New London County, ...	3,500 00
George E. Parsons, Assistant, New London County, ...	500 00
Wm. R. Shelton, Clerk, Fairfield County, ...	4,800 00
Wm. T. Haviland, Assistant, Fairfield County, ...	1,700 00
Fred W. Tracy, Assistant, Fairfield County, ...	2,000 00
John R. Booth, Assistant, Fairfield County, at Danbury, ...	500 00
Edgar M. Warner, Clerk, Windham County, ...	2,700 00
Geo. W. Meloney, Assistant, Windham County, ...	300 00
Dwight C. Kilbourn, Clerk, Litchfield County, ...	2,400 00
Wheaton F. Dowd, Assistant, Litchfield County, ...	600 00
Chas. G. R. Vinal, Clerk, Middlesex County, ...	2,200 00
Frederic Vinal, Assistant, Middlesex County, ...	600 00
Lyman T. Tingier, Clerk, Tolland County, ...	1,700 00

 No. 8. — Judicial Expenses. — *Continued.*

Edwin S. Agard, Assistant, Tolland County, ...	100 00	
		\$41,600 00

PREMIUMS ON BONDS OF CLERKS.

Orders in favor of		
George A. Conant, Hartford Superior,	\$38 50	
J. Lincoln Fenn, Hartford Superior, .	17 50	
John C. Gallagher, New Haven Superior, ...	17 50	
John S. Fowler, New Haven Superior,	17 50	
Samuel J. Marsh, New Haven Superior, ...	17 50	
John C. Averill, New London Superior,	35 00	
Wm. R. Shelton, Fairfield Superior, .	38 50	
Wm. T. Haviland, Fairfield Superior,	21 00	
Fred W. Tracy, Fairfield Superior, .	21 00	
Edgar M. Warner, Windham Superior,	42 00	
Geo. W. Meloney, Windham Superior,	17 50	
Dwight C. Kilbourn, Litchfield Superior, ...	21 00	
Wheaton F. Dowd, Litchfield Superior,	21 00	
Charles G. R. Vinal, Middlesex Superior, ...	17 50	
Frederic Vinal, Middlesex Superior,	17 50	
Lyman T. Tingier, Tolland Superior,	21 00	
Edwin S. Agard, Tolland Superior, .	17 50	
F. R. Averill, New Haven Common Pleas, ...	7 00	
Wm. B. Coit, Assistant Clerk, New London Common Pleas (civil), .	3 50	
Linford F. Root, Clerk, Waterbury District, ...	21 00	
Wm. M. Gillette, Assistant, Waterbury District, ...	17 50	

 \$448 00

No. 3. — Judicial Expenses. — Continued.**PREMIUMS ON BONDS OF CORONERS.**

Orders in favor of	
Eli Mix, New Haven County, ...	\$10 50
Franklin H. Brown, New London County, ...	10 50
Charles A. Doten, Fairfield County, ...	10 50
Richard T. Higgins, Litchfield County, ...	21 00
Stephen B. Davis, Middlesex County, ...	10 50
Charles Phelps, Tolland County, ...	10 50
	\$73 50

COURT EXPENSES.**SUPERIOR COURT, HARTFORD COUNTY.**

Orders in favor of	
George A. Conant, Clerk —	
Bill of costs, ...	\$7,890 83
Jury debenture, ...	2,879 02
Coroner, ...	2,431 91
Sheriff, deputies, and jury officers, attendance, ...	1,156 00
Messenger, ...	1,342 50
Stenographer, services and transcripts, ...	1,590 60
Service of jury warrants, ...	152 84
Rewards for conviction of criminals, ...	150 00
Jury commissioners, ...	111 35
Clerical assistance for clerk, ...	523 26
Sundries, printing, stationery, light, heat, etc., ...	2,471 18
	\$20,699 49

SUPREME COURT.

Orders in favor of	
George A. Conant, Clerk —	
Sheriff, ...	\$74 00
Messenger, ...	65 00
Typewriting for judges, ...	597 44
Supreme court records, ...	60 00
Sundries, printing, etc., ...	1,726 00
	\$2,522 44

No. 3. — Judicial Expenses. — *Continued.*

SUPERIOR COURT, NEW HAVEN COUNTY.

Orders in favor of

Edward A. Anketell, Clerk —

Bills of costs, ...	\$15,385 26
Jury debenture, ...	7,427 40
Coroner, ...	5,508 75
Sheriff, deputies, and jury officers, attendance, ...	2,017 50
Messenger, ...	1,462 50
Stenographers, services and tran- scripts, ...	5,489 80
Service of jury warrants, . .	471 77
Sundries, printing, stationery, light, heat, etc., ...	3,773 03

\$41,536 01

SUPREME COURT.

Orders in favor of

Edward A. Anketell, Clerk —

Sheriff, ...	\$58 00
Messenger, ...	35 00
Supreme Court Records, . .	370 50
Sundries, printing, etc., . .	4,712 39

\$5,175 89

SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Orders in favor of

Samuel J. Marsh, Clerk —

Bills of costs, ...	\$3,727 44
Jury debenture, ...	1,522 34
Sheriff, deputies, and jury officers, attendance, ...	384 00
Messenger, ...	367 50
Stenographer, services and tran- scripts, ...	872 20
Service of jury warrants, . .	200 10
Rewards for conviction of criminals, .	100 00
Sundries, printing, stationery, light, heat, etc., ...	1,539 45

\$8,713 03

No. 8. — Judicial Expenses. — Continued.**SUPERIOR COURT, NEW LONDON COUNTY.**

Orders in favor of

John C. Averill, Clerk —

Bills of costs, ...	\$7,793 53
Jury debenture, ...	2,169 94
Coroner, ...	2,684 43
Sheriff, deputies, and jury officers, attendance, ...	1,021 00
Messenger, ...	270 00
Stenographer, services and tran- scripts, ...	2,005 50
Service of jury warrants, ...	200 00
Rewards for conviction of criminals, ...	330 00
Detective services, ...	1,690 50
Sundries, printing, stationery, light, heat, etc., ...	1,380 21

\$19,545 11**SUPREME COURT.**

Orders in favor of

John C. Averill, Clerk —

Sheriff, ...	\$20 00
Messenger, ...	10 00
Sundries, printing, etc., ...	272 92

\$302 92**SUPERIOR COURT, FAIRFIELD COUNTY.**

Orders in favor of

William R. Shelton, Clerk —

Bills of costs, ...	\$20,113 27
Jury debenture, ...	4,814 42
Coroner, ...	3,713 76
Sheriff, deputies, and jury officers, attendance, ...	1,721 00
Messenger, ...	1,242 50
Stenographer, services and tran- scripts, ...	4,159 24
Jury warrants, ...	460 93
Rewards for conviction of criminals, ...	300 00

No. 3. — Judicial Expenses. — Continued.

Jury Commissioner, ...	10 00	
Disbarment proceedings, ...	27 14	
Sundries, printing, stationery, light, heat, etc., ...	4,153 00	
		\$40,715 26

SUPREME COURT.

Orders in favor of William R. Shelton, Clerk —		
Sheriff, ...	92 00	
Supreme Court Records, ...	158 50	
Sundries, printing, stationery, light, heat, etc., ...	1,326 00	
		\$1,576 50

SUPERIOR COURT, WINDHAM COUNTY.

Orders in favor of Edgar M. Warner, Clerk —		
Bills of costs, ...	\$4,472 58	
Jury debenture, ...	1,911 06	
Coroner, ...	474 20	
Sheriff, deputies, and jury officers, attendance, ...	628 50	
Messenger, ...	180 00	
Stenographer, services and tran- scripts, ...	878 20	
Service of jury warrants, ...	115 72	
Rewards for conviction of criminals, ...	250 00	
Jury Commissioners, ...	27 00	
Detective services, ...	408 92	
Sundries, printing, stationery, light, heat, etc., ...	1,560 57	
		\$10,906 75

SUPERIOR COURT, LITCHFIELD COUNTY.

Orders in favor of Dwight C. Kilbourn, Clerk —		
Bills of costs, ...	\$9,263 76	
Jury debenture, ...	1,499 32	

No. 3. — Judicial Expenses. — Continued.

Coroner, ...	765 29
Sheriff, deputies, and jury officers, attendance, ...	760 00
Messenger, ...	185 00
Stenographer, services and tran- scripts, ...	1,933 90
Service of jury warrants, ...	82 12
Jury Commissioners, ...	61 00
Sundries, printing, stationery, light, heat, etc., ...	1,112 42

\$15,662 81

SUPERIOR COURT, MIDDLESEX COUNTY.

Orders in favor of

Charles G. R. Vinal, Clerk —

Bills of costs, ...	\$2,410 33
Jury debenture, ...	600 64
Coroner, ...	707 87
Sheriff, deputies, and jury officers, attendance, ...	433 50
Messenger, ...	150 00
Stenographer, services and tran- scripts, ...	677 65
Service of jury warrants, ...	113 87
Jury Commissioners, ...	25 50
Detective services, ...	400 79
Sundries, printing, stationery, light, heat, etc., ...	879 82

\$6,399 97

SUPERIOR COURT, TOLLAND COUNTY.

Orders in favor of

Lyman T. Tingier, Clerk —

Bills of Costs, ...	\$442 97
Jury debenture, ...	325 32
Coroner, ...	319 75
Sheriff, deputies, and jury officers, attendance, ...	110 50
Messenger, ...	62 50

No. 8. — Judicial Expenses. — *Continued.*

Stenographer, services and transcripts, ...	289 50
Service of jury warrants, ...	75 35
Sundries, printing, stationery, light, heat, etc., ...	493 48

\$2,119 37

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Orders in favor of

Mahlon H. Moyer, Clerk —

Jury debenture, ...	\$2,101 10
Sheriff, deputies, and jury officers, attendance, ...	927 00
Messenger, ...	790 00
Stenographer, services and transcripts, ...	1,586 00
Service of jury warrants, ...	55 48
Deputy Judge, ...	290 00
Sundries, printing, stationery, light, heat, etc., ...	1,879 64
Clerk's commissions, ...	239 69

\$7,868 91

COURT OF COMMON PLEAS (CIVIL), NEW HAVEN COUNTY.

Orders in favor of

Frederick L. Averill, Clerk —

Jury debenture, ...	\$1,699 52
Sheriff, deputies, and jury officers, attendance, ...	615 00
Messenger, ...	850 00
Stenographer, services and transcripts, ...	1,126 80
Service of jury warrants, ...	53 08
Deputy Judge, ...	20 00
Sundries, printing, stationery, light, heat, etc., ...	1,839 98
Clerk's commissions, ...	106 23

\$6,310 61

No. 3. — Judicial Expenses. — Continued.**COURT OF COMMON PLEAS (CRIMINAL), NEW HAVEN COUNTY.**

Orders in favor of

Frederick L. Averill, Clerk —

Bills of costs, ...	\$3,421 34
Jury debenture, ...	2,427 16
Sheriff, deputies, and jury officers, attendance, ...	474 00
Messenger, ...	150 00
Stenographer, services and tran- scripts, ...	189 20
Service of jury warrants, ...	224 16
Sundries, printing, stationery, light, heat, etc., ...	96 76
Clerk's commissions, ...	232 83

\$7,215 45**COURT OF COMMON PLEAS (CIVIL), NEW LONDON COUNTY.**

Orders in favor of

John C. Averill, Clerk —

Jury debenture, ...	\$182 14
Sheriff, deputies, and jury officers, attendance, ...	413 50
Messenger, ...	192 50
Stenographer, services and tran- scripts, ...	91 00
Sundries, printing, stationery, light, heat, etc., ...	388 99
Clerk's commissions, ...	32 72

\$1,300 85**COURT OF COMMON PLEAS (CRIMINAL), NEW LONDON COUNTY.**

Orders in favor of

John C. Averill, Clerk —

Bills of costs, ...	\$2,594 71
Jury debenture, ...	497 72
Sheriff, deputies, and jury officers, attendance, ...	196 00
Messenger, ...	65 00

No. 8.—Judicial Expenses.—Continued.

Stenographer, services and tran-	
scripts, ...	115 00
Service of jury warrants, ...	84 00
Sundries, printing, stationery, light,	
heat, etc., ...	120 60
Clerk's commissions, ...	189 28
	\$3,862 31

COURT OF COMMON PLEAS (CIVIL), FAIRFIELD COUNTY.

Orders in favor of

William T. Haviland, Clerk—

Jury debenture, ...	\$1,287 98
Sheriff, deputies, and jury officers,	
attendance, ...	684 00
Messengers, ...	537 50
Stenographer, services and tran-	
scripts, ...	424 08
Service of jury warrants, ...	157 35
Deputy Judge, ...	252 80
Sundries, printing, stationery, light,	
heat, etc., ...	1,489 67
Clerk's commissions, ...	141 33
	\$4,974 71

COURT OF COMMON PLEAS (CRIMINAL), FAIRFIELD COUNTY.

Orders in favor of

William R. Shelton, Clerk—

Bills of costs, ...	\$7,226 35
Jury debenture, ...	844 82
Sheriff, deputies, and jury officers,	
attendance, ...	324 00
Stenographer, services and tran-	
scripts, ...	140 00
Service of jury warrants, ...	296 35
Sundries, printing, stationery, light,	
heat, etc., ...	330 10
Clerk's commissions, ...	436 39
	\$9,598 01

No. 3. — Judicial Expenses. — Continued.**COURT OF COMMON PLEAS, LITCHFIELD COUNTY.**

Orders in favor of

Wheaton F. Dowd, Clerk —

Jury debenture, ...	\$410 02
Sheriff, deputies, and jury officers, attendance, ...	235 50
Messenger, ...	167 50
Stenographer, services, and deputies, .	332 65
Service of jury warrants, ...	58 78
Deputy Judge, ...	25 38
Sundries, printing, stationery, light, heat, etc., ...	483 23
Clerk's commissions, ...	38 92

\$1,751 98**WATERBURY DISTRICT COURT.**

Orders in favor of

Linford F. Root, Clerk —

Bills of costs, ...	\$1,428 16
Jury debenture, ...	1,062 46
Sheriff, deputies, and jury officers, attendance, ...	633 00
Messenger, ...	770 00
Stenographer, services and tran- scripts, ...	291 30
Service of jury warrants, ...	119 39
Deputy Judge, ...	407 25
Sundries, printing, stationery, light, heat, etc., ...	1,167 46
Clerk's commissions, ...	354 29

\$6,233 31**REWARDS PAID FOR CONVICTION OF POULTRY THIEVES.**

Orders in favor of

James S. Young, ...	\$25 00
F. L. Kramer, ...	50 00
Emily D. Curtis, ...	20 00
C. A. Weeks, ...	20 00
Mrs. A. J. Turner, ...	30 00

\$145 00

No. 3. — Judicial Expenses. — <i>Concluded.</i>	Board of Prisoners.
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REWARDS PAID FOR CONVICTION OF HORSE THIEVES.

Orders in favor of	
Howard N. Taylor, ...	\$66 66
John N. Studwell, ...	66 66
D. A. Merritt, ...	66 68
	\$200 00

ANNOTATING STATUTES FOR JUDGES.

Order in favor of	
The Dissell Publishing Co., ...	\$48 75
	\$401,324 99

No. 4.

BOARD OF PRISONERS IN COUNTY JAILS.

HARTFORD COUNTY.

Orders in favor of	
George A. Conant, Clerk —	
Jailer's bills, ...	\$34,770 73
Key fees, ...	865 00
	\$35,635 73

NEW HAVEN COUNTY.

Orders in favor of	
Edward A. Anketell, Clerk —	
Jailer's bills, ...	\$22,595 55
Key fees, ...	1,047 50
	\$23,643 05

NEW LONDON COUNTY.

Orders in favor of	
John C. Averill, Clerk —	
Jailer's bills, ...	\$9,472 49
Key fees, ...	528 50
	\$10,000 99

Board of Prisoners. — Concluded.

FAIRFIELD COUNTY.

Orders in favor of

William R. Shelton, Clerk —

Jailer's bills,	.	.	.	.	\$11,822	33
Key fees,	.	.	.	.	707	00

\$12,529 33**WINDHAM COUNTY.**

Orders in favor of

Edgar M. Warner, Clerk —

Jailer's bills,	.	.	.	.	\$7,020	39
Key fees,	.	.	.	.	166	50

\$7,186 89**LITCHFIELD COUNTY.**

Orders in favor of

Dwight C. Kilbourn, Clerk —

Jailer's bills,	.	.	.	.	\$5,112	64
Key fees,	.	.	.	.	107	00

\$5,219 64**MIDDLESEX COUNTY.**

Orders in favor of

Charles G. R. Vinal, Clerk —

Jailer's bills,	.	.	.	.	\$3,964	65
Key fees,	.	.	.	.	123	50

\$4,088 15**TOLLAND COUNTY.**

Orders in favor of

Lyman T. Tingier, Clerk —

Jailer's bills,	.	.	.	.	\$2,611	15
Key fees,	.	.	.	.	62	50

\$2,673 65

\$100,977 43

Capitol and Grounds.

No. 5.

CAPITOL AND GROUNDS.**CAPITOL.**

Orders in favor of		
Francis Stevenson, Superintendent, salary, ...	\$1,600	00
Francis Stevenson, Superintendent, weekly pay roll of employees, ...	20,393	43
Francis Stevenson, Superintendent, sundry bills paid, ...	668	44
Francis Stevenson, Superintendent, premium on bond, ...	1	75
John L. Wilson, Assistant Superintendent, salary, ...	1,400	00
Southern New England Telephone Co., ...	1,094	14
Hartford Electric Light Co., ...	232	88
Hartford City Gas Light Co., ...	1,051	20
Hartford Water Commissioners, ...	702	15
W. L. Robb, account supervising wiring of Capitol, ...	1,000	00

OCTOBER, 1901.

J. E. Mooney, work on roof, ...	507	50
U. S. Envelope Co., supplies, ...	13	25
Neal, Goff & Inglis, painting and decorating, ...	640	00
Hartford Lumber Co., lumber, ...	41	90
Plunger Elevator Co., repairs, ...	25	44
Frank J. Knox Co., plumbers' supplies, ...	57	47
Pratt & Whitney Co., castings, ...	5	70
The Bonner-Preston Co., regilding dome, ...	2,794	00
The J. T. Robertson Co., soap powder, ...	10	05
Art Metal Construction Co., metal cases for Adjutant-General's office, ...	1,100	00
A. W. Green, gas fixtures, ...	5	50

Capitol and Grounds. — Continued.

Geo. P. Clark Co., hardware, . . .	1 22
W. L. Whittemore & Son, brushes, . .	26 25
Simons & Fox, flags, etc., . . .	28 22
Billings Sidewalk & Coal Co., moving ashes, ...	6 00

NOVEMBER.

Major & Dundon, lettering signs, etc., .	7 25
J. H. & W. E. Cone, hardware, . . .	15 47
Olds & Whipple, plumbers' supplies, .	24 10
Geo. J. Loeffler, drugs, etc., . . .	1 50
Francis & Co., hardware, ...	5 15
Smith & McDonough, stationery, etc., .	12 80
Blodgett & Clapp Co., hardware, etc., .	5 93
U. S. Envelope Co., stationery, etc., .	2 75
Walter B. Manny, adding machine for Treasurer, ...	375 00
Thos. Oakes & Son, electrical supplies, .	2 70
P. Garvan, paper, ...	9 60
Warner & Bailey Co., overalls, etc., for employees, ...	11 00
Hartford Mantel & Tile Co., work on floor, ...	67 20
Pratt & Cady, supplies, ...	1 31
W. H. Pickering Co., repairs on boil- ers, etc., ...	19 10
Patten Dye Works, cleaning carpets, . .	18 02
Patrick Laragy, repairs on boilers, . .	12 60
Sage, Allen & Co., cloth, ...	21 70
Ernst Schall Co., care and repairs of clocks, ...	51 40
Seidler & May, furniture repairs, . . .	7 42
Smith Premier Typewriter Co., type- writer for Fire Marshal's office, . .	89 00
Woolley Hardware Co., supplies, . . .	4 91
C. H. Talcott & Co., druggists' sup- plies, ...	2 73
W. H. Post Carpet Co., carpet for School Fund Commissioner's office, .	147 50
Stillwell-Bierce & Smith-Vaile Co., valves, ...	12 40

No. 5.—Capitol and Grounds.—Continued.

Smith Premier Typewriter Co., type- writer cabinet for Fire Marshal's office, ...	23 75
Smith Premier Typewriter Co., type- writer, chair, and cabinet for Sec- retary's office, ...	130 00

DECEMBER.

Strickland & Shea, lumber, etc., ...	7 20
Hartford Lumber Co., lumber, ...	65 51
W. H. Broderick, copper, ...	1 20
The Gibson Soap Co., soap, ...	12 00
The Bradley & Hubbard Mfg. Co., iron stairway, fifth floor, ...	1,300 00
Theo. Kassenbrook, painting, etc., sundry rooms, ...	198 74
J. E. Mooney, work on roof, ...	57 70
The Bradley & Hubbard Mfg. Co., re- pairing gas fixtures, ...	17 65
The Hammond Typewriter Co., type- writer for Library, ...	85 00
Plunger Elevator Co., repairs on ele- vator, ...	15 85
Hartford Mantel & Tile Co., work on floors, ...	82 80

JANUARY, 1902.

Meriden Britannia Co., repairing silver, ...	150 00
Hartford Street Railway Co., tickets for mail carrier, ...	25 00
Watson Tryon & Son, mason work, ...	292 39
F. J. Knox & Co., plumbers' supplies, ...	136 82
Ernst Schall Co., care of clocks, ...	202 36
Hartford Lumber Co., lumber, ...	46 65
Major & Dundon, painting signs, ...	2 50
F. W. Griswold Lumber Co., lumber, ...	5 00
James Harris, plumbing, ...	53 13
Bradley & Hubbard Mfg. Co., repair- ing gas fixtures, ...	660 00
New England Engineering Co., on ac- count contract for wiring Capitol, ...	2,456 00

No. 5.—Capitol and Grounds.—Continued.

FEBRUARY.

W. W. Tupper & Co., grate bars, .	25 00
Andrews & Peck, lumber, etc., .	16 25
Theo. Kassenbrook, decorating, etc.,	
Fire Marshal's office, .	78 20
S. R. Benjamin, Agt., boiler insurance, .	70 00
Seidler & May, repairing furniture, .	19 00
Felt & Tarrant Mfg. Co., adding machine for Insurance Department, .	125 00
C. H. Case & Co., badges, .	8 10
C. H. Talcott & Co., supplies, .	2 35
Ellen Earl Flagg, renovating portraits of Governors, State Library, .	210 50
Neal, Goff & Inglis, crash for H. of R.,	87 75
U. S. Envelope Co., stationery, .	10 30

MARCH.

Theo. Kassenbrook, painting and decorating Supreme Court Room, Labor Bureau, and Ladies' Room, .	320 00
Patten Dye Works, cleaning carpets, .	43 56
Strickland & Shea, gavel and block, .	15 00
Hartford Lumber Co., lumber, .	130 27
Seidler & May, repairing furniture, .	34 50
International Silver Co., supplies, .	7 12
Strickland & Shea, supplies, .	12 45
Plunger Elevator Co., fittings, etc., .	16 00
Smith Premier Typewriter Co., chair for Quartermaster-General's office, .	6 00
Wm. H. Post Carpet Co., carpets for Fire Marshal's and other offices, .	211 34
Linus T. Fenn, chair for Executive Secretary's office, .	22 50
Geo. J. Loeffler, sponges, etc., .	124 50

APRIL.

Nathan Margelis, repairing chairs for Library, .	118 00
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No. 5. — Capitol and Grounds. — Continued.

Geo. W. Flint & Co., clock, etc., for	
Prison Association office, . . .	9 07
Alfred W. Green, gas fixtures, . . .	20 80
Stillwell-Bierce & Smith-Vaile Co.,	
packings, ...	2 19
Hartford Street Railway Co., tickets	
for mail carrier, ...	50 00
C. H. Talcott & Co., supplies, . . .	7 75
Smith Premier Typewriter Co., chair	
for Secretary's office, and repairing	
typewriter in Comptroller's, . . .	7 75
Nightingale & Childs Co., supplies, . .	45 00
Hartford & Spring Brook Ice Co., . .	293 33
The Blodgett & Clapp Co., hardware,	
etc., ...	28 23

MAY.

New England Engineering Co., on ac-	
count of wiring Capitol, ...	3,144 00
Meriden Furniture Co., cabinet for	
Labor Bureau, ...	37 00
The Hartford Lumber Co., lumber, . .	26 40
West Disinfecting Co., disinfectant, . .	75 00
The Geo. P. Clark Co., hardware, . .	1 50
Phoenix Iron Works Co., castings, . .	18 61
W. L. Whittemore & Son, brushes, etc.,	19 50
Patten Dye Works, cleaning carpets, . .	7 80
Ralph E. Page, hardware, ...	14 88
Chas. R. Hart & Co., carpets, etc., . .	313 98

JUNE.

J. H. & W. E. Cone, hardware, . . .	83 33
Art Metal Construction Co., on ac-	
count of metal cases for Library, . .	5,000 00
Connecticut Institute and Industrial	
Home for the Blind, brooms, ...	11 25
New England Engineering Co. account	
of wiring Capitol, ...	1,580 89
J. C. Ripley Art Co., name plates, etc.,	
for Library and School Fund, ...	115 25

No. 5.—Capitol and Grounds.—Continued.

Hartford Electric Light Co., incandescent lamps, ...	24 30
Smith Premier Typewriter Co., chair for Secretary's office, ...	6 65
Hartford Courant Co., advertising, ...	36 00
Hartford Lumber Co., lumber, ...	6 78
Chas. W. Shea, gavel, ...	3 00
Frank J. Knox Co., plumbers' supplies, ...	66 44
W. H. Post Carpet Co., table covering, etc., and laying carpets, ...	55 66
Hartford Times, advertising, ...	16 80
Crown Rubber Co., hose cotton, etc., ...	6 37
Pratt & Cady Co., globe disc, ...	2 60
U. S. Envelope Co., stationery, etc., ...	21 50
C. H. Talcott & Co., supplies, ...	17 25
C. C. Fuller & Co., recaning chairs, ...	54 50
J. H. & W. E. Cone, hardware, ...	5 29
The Mellen-Hewes Co., supplies, ...	5 46
P. Garvan, paper, etc., ...	30 15
Geo. W. Burch, rubber stamps, etc., ...	2 32
Wooley Hardware Co., ...	7 55
The Blodgett & Clapp Co., ...	1 25

JULY.

Plunger Elevator Co, repairs, etc., ...	6 70
Linus T. Fenn, furniture, Prison Association office, ...	21 00
The Blodgett & Clapp Co., hardware, ...	4 12
J. B. & J. M. Cornell, metal cases for Secretary, ...	379 60
Wagner Typewriter Co., typewriter, etc., for Highway Commissioner, ...	108 00
The Fisher Book Typewriter Co., book typewriter for Secretary, ...	175 00
Strickland & Shea, gavels, block, etc., ...	32 00
Plimpton & Hills Corporation, plumbing, etc., ...	4 25
Simons & Fox, awnings and bunting, ...	47 06
Art Metal Construction Co., on account of steel cases in State Library, ...	4,500 00

No. 5.—Capitol and Grounds.—*Continued.*

AUGUST.

Smith Premier Typewriter Co., type- writer for Quartermaster-General's office, ...	119 25
G. W. Darlin, carting ashes, ...	17 10
The E. S. Kibbe Co., matches, wash- ing powders, etc., ...	11 75
Library Bureau, files, cards, etc., Fire Marshal's office, ...	121 77
The Hartford Lumber Co., lumber, ...	10 94
Plunger Elevator Co., repairs, etc., ...	2 40
United States Envelope Co., station- ery, etc., ...	12 50

SEPTEMBER.

Theo. Kassenbrook, painting and dec- orating Prison Association office, ...	87 20
Smith Premier Typewriter Co., type- writer for Dairy Commissioner's office, ...	47 75
The Goodsell Packing Co., packing, ...	9 00
C. H. Talcott & Co., supplies, ...	5 35
Frank J. Knox Co., plumbers' supplies, ...	28 39
Sage, Allen & Co., cloth, etc., ...	46 47
Hartford Courant Co., advertising, ...	16 00
T. Sisson & Co., turpentine, acid, etc., ...	3 30
P. Garvan, paper, etc., ...	9 87
J. H. & W. E. Cone, hardware, etc., ...	8 26
U. S. Envelope Co., stationery, ...	9 50
Hartford Woven Wire Mattress Co., wire partition, ...	55 00
Chas. W. Shea, dowels, ...	2 00
Hayden & Derby Mfg. Co., repairing, ...	5 45
Hartford Street Railway Co., tickets for mail carrier, ...	50 00
C. C. Fuller & Co., repairing chairs, ...	1 25
Hartford Lumber Co., lumber, ...	14 43
Francis & Co., hardware, ...	10 00
The Warner & Bailey Co., overalls for employees, ...	1 75

No. 5.—Capitol and Grounds.— <i>Concluded.</i>	Contingent Expenses.
Belknap & Warfield, stationery, .	2 35
Bonner-Preston Co., paints, brushes,	
glass, etc., ...	157 52
	<u>\$59,503 63</u>

CAPITOL GROUNDS.

Orders in favor of	
Francis Stevenson, Superintendent,	
weekly pay roll of employees, .	\$2,179 93
H. Wales Lines Co., work on walks, .	1,531 53
E. Balf Co., horse for mowing lawns, .	136 00
City of Hartford, sprinkling streets, .	15 46
Michael Sullivan, turf, etc., ...	194 70
C. C. Macrea, trees, ...	84 00
G. W. McClunie, flowers, etc., ...	255 00
B. F. Marsh, flowers, etc., ...	6 00
Olds & Whipple, fertilizer, ...	69 07
C. N. Raedlinger, spraying trees, ...	62 00
Hartford Electric Light Co., ...	370 67
	<u>\$4,904 36</u>
	<u>\$61,407 99</u>

No. 6.

CONTINGENT EXPENSES.

Orders in fayor of	
Richard H. Clark, pension, ...	\$360 00
Geo. L. Deming, pension, ...	240 00
William Malone, pension, ...	240 00
Michael Quigley, pension, ...	138 00
Geo. W. Lovejoy, pension, ...	360 00
Myra J. Davis, pension, ...	520 00
Sara Fletcher, pension, ...	260 00
Charlotte M. Cloyes, pension, ...	144 00
Mary Shipman, pension, ...	468 00
Mary Kelsey, pension, ...	144 00
Horace Clift, care of John Mason	
monument, ...	10 00

No. 6. — Contingent Expenses. — *Continued.*

H. P. Cleveland, care of Putnam monument, ...	12 00
A. Kingsbury, care of Nathan Hale monument, ...	5 00
Connecticut Historical Society, appropriation, ...	1,000 00
State Historical Museum, appropriation, ...	1,000 00
Anna Warner Bailey Chapter, D. A. R., appropriation, ...	600 00
Twenty-sixth Regiment, Connecticut Volunteers, for monument, ...	1,000 00
First Connecticut Heavy Artillery, for monument, ...	1,000 00
Town of Norwalk, maintaining drawbridges, ...	500 00
Town of Bridgeport, maintaining drawbridges, ...	1,500 00
Town of New Haven, maintaining drawbridges, ...	2,000 00
Town of Westport, maintaining drawbridges, ...	1,000 00
New Haven County, maintaining drawbridges, ...	250 00
Fairfield County, maintaining drawbridges, ...	250 00
Marcus H. Holcomb, County Treasurer, Hartford County, premium on bond, ...	35 00
Hiram Jacobs, County Treasurer, New Haven County, premium on bond, ...	35 00
Arthur M. Brown, County Treasurer, New London County, premium on bond, ...	35 00
* John H. Light, County Treasurer, Fairfield County, premium on bond, ...	70 00
Charles P. Backus, County Treasurer, Windham County, premium on bond, ...	35 00

* Thirty-five dollars repaid to State.

No. 6.—Contingent Expenses.—Continued.

Frank W. Humphrey, County Treasurer, Litchfield County, premium on bond, ...	70 00
Frank T. Newcomb, County Treasurer, Tolland County, premium on bond, ...	35 00
Robert A. Potter, County Commissioner, Hartford County, premium on bond, ...	35 00
Charles R. Hathaway, County Commissioner, Hartford County, premium on bond, ...	35 00
Edward M. Dewey, County Commissioner, Hartford County, premium on bond, ...	35 00
Jacob D. Walter, County Commissioner, New Haven County, premium on bond, ...	30 00
Charles Brewer, premium on bond, ...	30 00
Edward F. Thompson, premium on bond, ...	35 00
Benj. F. Williams, County Commissioner, New London County, premium on bond, ...	35 00
Charles D. Noyes, County Commissioner, New London County, premium on bond, ...	35 00
Whitman F. Mead, County Commissioner, Fairfield County, premium on bond, ...	35 00
James E. Miller, County Commissioner, Fairfield County, premium on bond, ...	35 00
E. H. Peix, Jr., County Commissioner, Fairfield County, premium on bond, ...	35 00
E. H. Cortiss, County Commissioner, Windham County, premium on bond, ...	35 00
Charles E. Barber, County Commissioner, Windham County, premium on bond, ...	35 00

No. 6. — Contingent Expenses. — *Continued.*

Kate E. Mullen,	565 00
Eugene K. Chamberlain,	14 00
Philip F. Simmons,	32 00
Edward P. Acker,	28 00
Richard McCarthy,	24 00
Frank W. Decker,	42 00
Michael Feeney,	70 00
Thomas Maloney,	22 00

JANUARY, 1902.

S. C. Harris,	10 00
Margaret E. Ennis,	26 00
Elizabeth Bush,	52 00
Jennie E. Main,	78 00
Belle C. Goodrich,	26 00
Minnie W. Capron,	52 00
Mrs. Thomas Langan,	26 00
Mrs. Rose Cadieu,	78 00
Mrs. D. Fagan,	52 00
Mary M. Hubbell,	26 00
Nathan Hale, Guardian,	26 00
Margaret E. Conden,	26 00
Mrs. Phoebe E. Hale,	26 00
Mrs. A. E. Regan,	26 00
Mrs. C. Loomis,	26 00
Mrs. Wilbur C. Judd,	52 00
Mary Cleary,	52 00
John W. Heffernon, Trustee,	52 00
Mrs. Charity E. Horton,	52 00
Kate E. Mullen,	40 00
Kate Roberts,	104 00
Mrs. John Kampf,	78 00
Michael Hanlon,	34 00
John Shalley,	64 00
W. H. Johnson,	34 00
Mrs. Harry W. Rogers,	20 00
Wm. S. Seide,	28 00
Otto J. Frey,	16 00
David Nelson,	14 00
W. H. Goldie,	58 00

No. 6. — Contingent Expenses. — Continued.

Richard H. Murphy, . . .	22 00
Joseph Dusenaeh, . . .	30 00
Michael Claughey, . . .	186 00
Edward Burgess, . . .	52 00
George Francis, . . .	62 00

FEBRUARY.

G. Fred Austin, . . .	8 00
C. W. Davis, . . .	122 00
Albert W. Hesse, . . .	16 00
John McCorkell, Jr., . . .	10 00
Ernest M. Quigley, . . .	16 00
E. J. Duffy, . . .	24 00
Patrick M. Caples, . . .	20 00
Charles J. Beebe, . . .	40 00
T. McCreehan, . . .	16 00
George A. Turner, . . .	14 00
C. L. Chapman, . . .	10 00
Mrs. Thos. Shea, . . .	10 00
Jos. J. Fields, . . .	28 00
Edward Bryan, . . .	10 00
Howard G. Arms, . . .	72 00
N. C. Smith, . . .	30 00
George A. Fillett, . . .	46 00

MARCH.

Thos. F. Bly, . . .	36 00
John F. Higgins, . . .	40 00
Edw. F. Mahoney, . . .	14 00
Fred Monroe, . . .	14 00
Fred F. Thursfield, . . .	8 00
L. M. Heebner, . . .	18 00
John Downey, . . .	28 00
Philip J. Flood, . . .	38 00
Chas. J. Connell, . . .	22 00
Jas. F. Kelley, . . .	16 00
Chas. E. Bennett, . . .	42 00
Joseph McElroy, . . .	44 00
Berthold P. Ekall, . . .	42 00
Wm. Sullivan, . . .	32 00

No. 6. — Contingent Expenses. — *Continued.*

John Palmer, ...	60 00
John H. Shackley, ...	118 00
James Capley, ...	30 00
Philip Hagarty, ...	8 00
Chas. Gallagher, ...	6 00
Henry Ray, ...	20 00
John Mullen, ...	10 00
W. J. Thibodeau, ...	6 00
Martin L. Dodge, ...	12 00

APRIL.

Margaret E. Ennis, ...	26 00
Belle C. Goodrich, ...	26 00
Mrs. D. Fagan, ...	52 00
Mrs. Thos. Langan, ...	26 00
Mrs. C. E. Horton, ...	52 00
Mrs. Kate E. Mullen, ...	104 00
Elizabeth Bush, ...	52 00
Mrs. Jennie E. Main, ...	78 00
Mrs. Rose Cadieu, ...	78 00
Mrs. Margaret Condon, ...	20 00
Nathan Hale, Guardian, ...	26 00
Mrs. John Kampf, ...	52 00
Mrs. Minnie W. Capron, ...	52 00
Mary Cleary, ...	52 00
Mrs. W. C. Judd, ...	52 00
Mrs. F. C. Lomas, ...	26 00
Mary M. Hubbell, ...	26 00
Mrs. Phoebe L. Hale, ...	26 00
Mrs. A. E. Ragan, ...	26 00
Kate Roberts, ...	104 00
J. W. Heffernon, Trustee, ...	26 00
Joseph Vannie, ...	44 00
Thos. F. Delaney, ...	16 00
William Powers, ...	110 00
Chas. J. Pitt, ...	60 00
John W. Greenwood, ...	22 00
Edward F. Connolly, ...	26 00
Albert W. Ziegelmayer, ...	18 00
Geo. Schreck, ...	8 00

No. 6.—Contingent Expenses.—*Continued.*

MAY.

Chas. E. Bennett,	.	.	.	14 00
Augustus P. Lyons,	.	.	.	14 00
J. H. Woodward,	.	.	.	22 00
Waldo J. Hopkins,	.	.	.	14 00
Harry A. Whitney,	.	.	.	92 00
Thos. McHugh,	.	.	.	14 00
J. B. Costello,	.	.	.	12 00
John F. McManus,	.	.	.	6 00
Nathan J. Levee,	.	.	.	56 00
H. B. Joyce,	.	.	.	16 00
Chas. J. Pitt,	.	.	.	60 00
John J. Miskell,	.	.	.	28 00
C. T. Lansley,	.	.	.	50 00
Morris O'Mara,	.	.	.	12 00
W. E. O'Brien,	.	.	.	42 00
C. W. Brown,	.	.	.	30 00
Chas. R. Foote,	.	.	.	28 00
Arthur T. Platt,	.	.	.	18 00
Chas. A. Smith,	.	.	.	16 00

JUNE.

Samuel F. Foster,	.	.	.	40 00
John Cline,	.	.	.	60 00
Wm. H. Potter,	.	.	.	20 00
Chas. W. Brown,	.	.	.	44 00

JULY.

Chas. J. Pitt,	.	.	.	86 00
Mrs. F. C. Lomas,	.	.	.	26 00
Mrs. John Kampf,	.	.	.	52 00
Mrs. M. W. Capron,	.	.	.	52 00
Mrs. W. C. Judd,	.	.	.	52 00
Mary Cleary,	.	.	.	52 00
Kate Roberts,	.	.	.	104 00
Mrs. Elizabeth Bush,	.	.	.	52 00
Mrs. J. E. Main,	.	.	.	78 00
Mrs. A. E. Regan,	.	.	.	26 00
Nathan Hale, Guardian,	.	.	.	26 00

No. 6.—Contingent Expenses.—*Concluded.*

Mrs. M. M. Hubbell, . . .	26 00
Mrs. Phoebe L. Hale, . . .	26 00
Margaret E. Ennis, . . .	26 00
Mrs. Kate Mullen, . . .	104 00
Mrs. C. E. Horton, . . .	52 00
Mrs. Daniel Fagan, . . .	52 00
Mrs. Thos. Langan, . . .	26 00
Mrs. Rose Cadieu, . . .	78 00
Belle C. Goodrich, . . .	26 00
John W. Heffernon, Trustee, . . .	26 00
Edward Mahoney, . . .	14 00
John Killian, . . .	34 00
Samuel McGouan, . . .	8 00
Chas. N. Rose, . . .	130 00
Wm. Mahan, . . .	4 00
E. A. Meagher, . . .	8 00
Edgar H. Fox, Jr., . . .	26 00
Daniel Corcoran, . . .	68 00
Gustav Thumm, . . .	10 00

AUGUST.

Irving A. Hamilton, . . .	48 00
John A. Start, . . .	8 00
Wm. J. King, . . .	48 00
Mary M. Hubbell, . . .	5 13
P. Haumull, . . .	34 00
Wm. J. Blackburn, . . .	38 00
J. W. Rocks, . . .	44 00
F. C. Davis, . . .	50 00

SEPTEMBER.

Jas. H. Powell, . . .	712 00
Elkanah Marsden, . . .	10 00
Frank Noonan, . . .	16 00
Patrick Tobin, . . .	64 00
John J. Kelly, . . .	26 00
Christoph McGough, . . .	50 00

 \$9,572 13

 \$24,665 63

Board of Education.

No. 7.

STATE BOARD OF EDUCATION.

Orders in favor of	
Charles D. Hine, Secretary, salary, .	\$3,500 00
Charles D. Hine, Secretary, office expenses, ...	5,937 23
Charles D. Hine, Secretary, teachers' meetings, ...	3,318 83
Charles D. Hine, Secretary, expenses members of Board, ...	71 29
Charles D. Hine, Secretary, traveling expenses, ...	370 07
Charles D. Hine, Secretary, services and expenses of special agents to enforce factory laws, ...	7,001 89
Charles D. Hine, Secretary, public libraries, ...	5,502 96
Charles D. Hine, Secretary, expenses Public Library Committee, ...	760 43
Charles D. Hine, Secretary, expenses of agent, ...	578 74
Charles D. Hine, Secretary, premium on bond, ...	35 00
A. J. Wright, Chief Clerk, salary, ...	1,800 00
A. J. Wright, Chief Clerk, premium on bond, ...	17 50
Giles Potter, Agent, salary, ...	1,500 00
Lucinda F. Sands, Clerk, salary, ...	45 00
Hattie E. Cochrane, Clerk, salary, ...	130 00
Anna S. Robbins, Clerk, salary, ...	137 92
Helen C. Pease, Clerk, salary, ...	182 00
Alberta Abbott, Clerk, salary, ...	50 00
Bessie Wheeler, Clerk, salary, ...	213 33
Belle H. Johnson, Clerk, salary, ...	45 83
Jean N. Goodspeed, Clerk, salary, ...	66 66
The Case, Lockwood & Brainard Co., printing, etc., ...	169 80
Tuttle, Morehouse & Taylor, printing, etc., ...	428 63

\$31,863 11

Normal Schools.Common Schools.

No. 8.

STATE NORMAL SCHOOLS.

NEW BRITAIN.

Orders in favor of
Charles D. Hine, Secretary, for sala-
ries and expenses of management, \$24,471 69

WILLIMANTIC.

Orders in favor of
Charles D. Hine, Secretary, for sala-
ries and expenses of management, \$15,669 05

NEW HAVEN.

Orders in favor of
Charles D. Hine, Secretary, for sala-
ries and expenses of management, \$16,984 34

NEW BRITAIN BUILDING.

Orders in favor of
Charles D. Hine, Secretary, . . . \$680 71

WILLIMANTIC BUILDING.

Orders in favor of
Charles D. Hine, Secretary, . . . \$58 99

\$37,864 78
=====

No. 9.

COMMON SCHOOLS.

SCHOOL LIBRARIES.

Orders in favor of
Charles D. Hine, Secretary, . . . \$7,385 00

Common Schools.—*Continued.*

EVENING SCHOOLS.

Orders in favor of				
Bridgeport,	.	.	.	\$151 20
Hartford,	.	.	.	696 37
Meriden,	.	.	.	87 75
Naugatuck,	.	.	.	87 16
New Britain,	.	.	.	427 50
New Haven,	.	.	.	1,046 25
Norwalk,	.	.	.	49 41
Norwich,	.	.	.	81 18
New London,	.	.	.	101 25
Stamford,	.	.	.	53 32
Thompson,	.	.	.	99 09
Wallingford,	.	.	.	210 38
Waterbury,	.	.	.	495 00
				\$3,585 86

HIGH SCHOOLS.**HARTFORD COUNTY.**

Orders in favor of Town Treasurers of following towns:

Avon,	.	.	.	\$238 50
Berlin,	.	.	.	1,322 26
Bloomfield,	.	.	.	90 00
Burlington,	.	.	.	100 00
East Granby,	.	.	.	117 00
East Windsor,	.	.	.	837 33
Hartland,	.	.	.	20 00
Newington,	.	.	.	150 00
Plainville,	.	.	.	356 83
Rocky Hill,	.	.	.	20 00
Simsbury,	.	.	.	141 43
Windsor,	.	.	.	385 33
Windsor Locks,	.	.	.	401 67

\$4,180 35

NEW HAVEN COUNTY.

Beacon Falls,	.	.	.	\$178 00
Bethany,	.	.	.	27 50
East Haven,	.	.	.	180 00
Hamden,	.	.	.	376 66

No. 9.—Common Schools. — Continued.

North Branford,	.	.	.	146	67
North Haven, .	.	.	.	291	22
Oxford, .	.	.	.	82	83
Prospect, .	.	.	.	50	00
Wolcott, .	.	.	.	104	67

\$1,437 55

NEW LONDON COUNTY.

Lebanon, .	.	.	.	\$499	30
Lyme, .	.	.	.	175	10
Salem, .	.	.	.	36	00
Sprague, .	.	.	.	67	50

\$777 90

FAIRFIELD COUNTY.

Brookfield, .	.	.	.	\$83	33
Darien, .	.	.	.	626	58
Fairfield, .	.	.	.	633	33
New Canaan, .	.	.	.	114	00
Redding, .	.	.	.	33	33
Ridgefield, .	.	.	.	46	00
Trumbull, .	.	.	.	252	00
Wilton, .	.	.	.	49	33

\$1,837 90

WINDHAM COUNTY.

Brooklyn, .	.	.	.	\$172	11
Chaplin, .	.	.	.	88	00
Plainfield, .	.	.	.	153	16
Pomfret, .	.	.	.	260	00
Scotland, .	.	.	.	156	00
Thompson, .	.	.	.	427	50

\$1,256 77

LITCHFIELD COUNTY.

Barkhamsted, .	.	.	.	\$20	00
Goshen, .	.	.	.	48	00
Harwinton, .	.	.	.	237	20

No. 9. — Common Schools. — Continued.

Kent, ...	52 33
Morris, ...	30 33
New Hartford, ...	20 00
Watertown, ...	130 00

\$537 86

MIDDLESEX COUNTY.

Haddam, ...	\$270 00
Chatham, ...	181 58
Chester, ...	256 84
Cromwell, ...	638 67
Durham, ...	120 00
East Haddam, ...	108 88
Essex, ...	10 00
Middlefield, ...	177 63
Westbrook, ...	103 33

\$1,866 93

TOLLAND COUNTY.

Tolland, ...	\$272 00
Andover, ...	68 00
Bolton, ...	20 00
Columbia, ...	260 00
Coventry, ...	193 33
Ellington, ...	677 33
Hebron, ...	78 00
Mansfield, ...	206 00
Willington, ...	60 00

\$1,834 66

\$13,729 92

APPROPRIATIONS FOR SCHOOLS.

Orders in favor of Town Treasurers of the following towns:

HARTFORD COUNTY.

Hartford, ...	\$37,644 75
Avon, ...	632 25
Berlin, ...	1,566 00

No. 9. — Common Schools. — *Continued.*

Bloomfield, ...	596 25
Bristol, ...	4,878 00
Burlington, ...	672 75
Canton, ...	1,386 00
East Granby, ...	279 00
East Hartford, ...	3,467 25
East Windsor, ...	1,698 75
Enfield, ...	3,413 25
Farmington, ...	1,536 75
Glastonbury, ...	1,851 75
Granby, ...	569 25
Hartland, ...	238 50
Manchester, ...	2,729 25
" Ninth Dist., ...	3,258 00
Marlborough, ...	157 50
New Britain, ...	14,375 25
Newington, ...	640 75
Plainville, ...	1,019 25
Rocky Hill, ...	495 00
Simsbury, ...	924 75
Southington, ...	2,862 00
South Windsor, ...	623 25
Suffield, ...	1,460 25
West Hartford, ...	1,521 00
Wethersfield, ...	969 75
Windsor, ...	1,656 00
Windsor Locks, ...	1,876 50

\$94,998 25

NEW HAVEN COUNTY.

New Haven, ...	\$53,617 50
" South Dist., ...	166 50
" Westville Dist., ...	1,185 75
Ansonia, ...	7,292 25
Beacon Falls, ...	391 50
Bethany, ...	236 25
Branford, ...	2,713 50
Cheshire, ...	679 50
Derby, ...	4,230 00
East Haven, ...	551 25

No. 9. — Common Schools. — Continued.

Guilford, ...	1,194 75
Hamden, ...	2,211 75
Madison, ...	706 50
Meriden, ...	15,077 25
Middlebury, ...	326 25
Milford, ...	1,746 00
Naugatuck, ...	6,484 50
North Branford, ...	344 25
North Haven, ...	855 00
Orange, ...	1,197 00
" Union Dist., ...	2,751 75
Oxford, ...	546 75
Prospect, ...	276 75
Seymour, ...	1,775 25
Southbury, ...	510 75
Wallingford, ...	4,623 75
Waterbury, ...	3,413 25
" Central Dist., ...	26,696 25
Wolcott, ...	281 25
Woodbridge, ...	396 00

\$142,479 00**NEW LONDON COUNTY.**

New London, ...	\$8,284 50
Norwich, ...	3,622 50
" Central Dist., ...	3,548 25
" Greeneville Dist., ...	2,108 25
" Falls Dist., ...	564 75
" West Chelsea Dist., ...	2,459 25
" Town Street Dist., ...	578 25
Bozrah, ...	369 00
Colchester, ...	927 00
East Lyme, ...	823 50
Franklin, ...	186 75
Griswold, ...	1,883 25
Groton, ...	2,556 00
Lebanon, ...	704 25
Ledyard, ...	621 00
Lisbon, ...	312 75
Lyme, ...	337 50

No. 9.—Common Schools.—Continued.				
Montville,	.	.	.	1,302 75
North Stonington,	.	.	.	549 00
Old Lyme,	.	.	.	522 00
Preston,	.	.	.	519 75
Salem,	.	.	.	213 75
Sprague,	.	.	.	1,437 75
Stonington,	.	.	.	4,306 50
Voluntown,	.	.	.	402 75
Waterford,	.	.	.	1,372 50

\$40,513 50

FAIRFIELD COUNTY.

Bridgeport,	.	.	.	\$39,080 25
Bethel,	.	.	.	1,608 75
Brookfield,	.	.	.	441 00
Darien,	.	.	.	996 75
Danbury,	.	.	.	10,442 25
Easton,	.	.	.	425 25
Fairfield,	.	.	.	2,144 25
Greenwich,	.	.	.	5,989 50
Huntington,	.	.	.	2,997 00
Monroe,	.	.	.	436 50
New Canaan,	.	.	.	1,336 50
New Fairfield,	.	.	.	288 00
Newtown,	.	.	.	1,271 25
Norwalk,	.	.	.	10,422 00
Redding,	.	.	.	488 25
Ridgefield,	.	.	.	1,235 25
Sherman,	.	.	.	288 00
Stamford,	.	.	.	10,275 75
Stratford,	.	.	.	2,034 00
Trumbull,	.	.	.	724 50
Weston,	.	.	.	348 75
Westport,	.	.	.	1,919 25
Wilton,	.	.	.	841 50

\$96,034 50

WINDHAM COUNTY.

Brooklyn,	.	.	.	\$1,147 50
Ashford,	.	.	.	258 75

No. 2. — Common Schools. — Continued.

Canterbury,	.	.	.	.	351	00
Chaplin,	.	.	.	.	229	50
Eastford,	.	.	.	.	231	75
Hampton,	.	.	.	.	279	00
Killingly,	.	.	.	.	3,483	00
Plainfield,	.	.	.	.	2,648	25
Pomfret,	.	.	.	.	738	00
Putnam,	.	.	.	.	3,282	75
Scotland,	.	.	.	.	198	00
Sterling,	.	.	.	.	578	25
Thompson,	.	.	.	.	3,201	75
Windham,	.	.	.	.	4,826	25
Woodstock,	.	.	.	.	801	00

\$22,254 75

LITCHFIELD COUNTY.

Litchfield,	.	.	.	.	\$1,660	50
Barkhamsted,	.	.	.	.	420	75
Bethlehem,	.	.	.	.	285	75
Bridgewater,	.	.	.	.	312	75
Canaan,	.	.	.	.	301	50
Colebrook,	.	.	.	.	387	00
Cornwall,	.	.	.	.	501	75
Goshen,	.	.	.	.	339	75
Harwinton,	.	.	.	.	666	00
Kent,	.	.	.	.	596	25
Morris,	.	.	.	.	265	50
New Hartford,	.	.	.	.	1,786	50
New Milford,	.	.	.	.	2,259	00
North Canaan,	.	.	.	.	807	75
Norfolk,	.	.	.	.	769	50
Plymouth,	.	.	.	.	1,314	00
Roxbury,	.	.	.	.	531	00
Salisbury,	.	.	.	.	1,854	00
Sharon,	.	.	.	.	927	00
Thomaston,	.	.	.	.	1,552	50
Torrington,	.	.	.	.	6,828	75
Warren,	.	.	.	.	231	75
Washington,	.	.	.	.	884	25
Watertown,	.	.	.	.	1,453	50

No. 9. — Common Schools. — *Concluded.*

Winchester, ...	3,874 50	
Woodbury, ...	832 50	
		\$31,644 00

MIDDLESEX COUNTY.

Middletown, ...	\$2,846 25	
“ City Dist., ...	4,763 25	
Haddam, ...	1,010 25	
Chatham, ...	1,048 50	
Chester, ...	639 00	
Clinton, ...	585 00	
Cromwell, ...	1,185 75	
Durham, ...	355 50	
East Haddam, ...	1,037 25	
Essex, ...	1,008 00	
Killingworth, ...	339 75	
Middlefield, ...	436 50	
Old Saybrook, ...	612 00	
Portland, ...	2,002 50	
Saybrook, ...	726 75	
Westbrook, ...	400 50	
		\$18,996 75

TOLLAND COUNTY.

Tolland, ...	\$564 75	
Andover, ...	135 00	
Bolton, ...	236 25	
Columbia, ...	328 50	
Coventry, ...	697 50	
Ellington, ...	1,003 50	
Hebron, ...	452 25	
Mansfield, ...	776 25	
Somers, ...	686 25	
Stafford, ...	2,191 50	
Union, ...	189 00	
Vernon, ...	4,297 50	
Willington, ...	443 25	
		\$12,001 50
		\$458,922 75
		\$483,623 53

State Library.State Prison

No. 10.

STATE LIBRARY

Orders in favor of	
George S. Godard, Librarian, salary,	\$1,800 00
George S. Godard, Librarian, purchase of books, ...	3,419 61
George S. Godard, Librarian, incidental expenses, ...	1,479 70
Charles R. Green, Clerk, salary, ...	674 99
Annie Maltbie, Clerk, salary, ...	581 95
Card catalogue system, ...	251 71
	\$8,207 96

No. 11.

STATE PRISON.

Orders in favor of	
Albert Garvin, Warden, deficiency in earnings, ...	\$18,695 62
Albert Garvin, Warden, prison library, ...	350 00
Albert Garvin, Warden, premium on bond, ...	17 50
L. W. Bartlett, Clerk, premium on bond, ...	17 50
Thomas D. Wells, expenses as member and secretary Board of Directors, ...	27 50
James W. Cheney, expenses as Director, ...	28 50
W. C. Reynolds, expenses as Director, ...	27 05
Walter A. Riley, Auditor, ...	70 00
James P. Bree, Auditor, ...	70 00
Josiah Adams, services as appraiser, ...	50 00
A. G. Smith, services as appraiser, ...	50 00

\$19,403 67

 No. 11.—State Prison.—Concluded.

SPECIAL APPROPRIATION FOR BUILDING.

Orders in favor of	
Albert Garvin, Warden,	\$33,000 00

CONNECTICUT PRISON ASSOCIATION.

Orders in favor of	
Connecticut Prison Association, annual appropriation,	\$2,700 00
John C. Taylor, Secretary, salary,	275 00
John C. Taylor, Secretary, expenses on account of insane prisoners discharged,	77 54
Walter A. Riley, Auditor,	10 00
James P. Bree, Auditor,	10 00
	\$3,072 54

BOARD OF PARDONS.

Orders in favor of	
Edward M. Day, Clerk, salary,	\$200 00
Edward M. Day, Clerk, expenses,	7 00
Edward Harland, expenses as member,	15 00
Morris W. Seymour, expenses as member,	10 00
David Torrance, expenses as member,	15 00
Francis Bacon, expenses as member,	15 00
Ernest Cady, expenses as member,	15 00
Wm. Waldo Hyde, expenses as member,	10 00
George G. Sumner, expenses as member,	5 00
E. J. Smith, Sheriff, attendance and expenses,	66 40
Albert Garvin, Warden, expenses, etc.,	29 04
The Case, Lockwood & Brainard Co., printing and stationery,	12 85

 \$400 29

 \$55,876 50

School for Boys.School for Girls.

No. 12.

CONNECTICUT SCHOOL FOR BOYS.

Orders in favor of

I. L. Holt, Treasurer, for board bills —

October, 1901, . . .	\$5,391 33
November, . . .	5,546 17
December, . . .	5,378 93
January, 1902, . . .	5,611 36
February, . . .	5,540 67
March, . . .	5,028 01
April, . . .	5,423 17
May, . . .	5,204 05
June, . . .	5,346 43
July and August, . . .	10,442 81

 \$58,912 93

Orders in favor of

I. L. Holt, Treasurer, premium on bond,	\$17 50
John H. Parish, Agent, salary, .	1,200 00
John H. Parish, Agent, expenses, .	795 94
Francis H. Parker, Trustee, expenses,	11 20
Geo. P. Crane, Trustee, expenses, .	46 20
H. L. Read, Trustee, expenses, .	8 02
Joseph Hutchins, Trustee, expenses, .	11 48
Walter A. Riley, Auditor, .	60 00
James P. Bree, Auditor, .	60 00

 \$2,210 34

 \$61,123 27

No. 13.

CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.

Orders in favor of

Clarence E. Bacon, Treasurer, for
board bills —

October, 1901, . . .	\$3,642 78
November, . . .	3,723 34

No. 13. — School for Girls. — <i>Concluded.</i>				State Paupers.
December,	.	.	.	3,633 37
January, 1902,	.	.	.	3,784 20
February,	.	.	.	3,712 62
March,	.	.	.	3,396 42
April,	.	.	.	3,793 20
May,	.	.	.	3,678 82
June,	.	.	.	3,805 22
July,	.	.	.	3,721 68
August,	.	.	.	3,857 95
September,	.	.	.	3,827 07
				\$44,576 67
Orders in favor of				
Walter A. Riley, Auditor,	.	.	.	\$50 00
James P. Bree, Auditor,	.	.	.	50 00
				\$100 00
				\$44,676 67

No. 14.

STATE PAUPERS.

Orders in favor of				
Morton Sanford, for supporting State				
paupers,	.	.	.	\$1,289 13
H. Russell Munson, M.D., care of				
paupers,	.	.	.	47 00
Hartford Hospital, care of paupers,	.	.	.	48 00
Ansonia,	.	.	.	15 00
Bethel,	.	.	.	15 00
Bridgeport,	.	.	.	897 52
Bristol,	.	.	.	386 45
Derby,	.	.	.	34 97
East Lyme,	.	.	.	15 00
Groton,	.	.	.	109 36
Hartford,	.	.	.	389 84
Harwinton,	.	.	.	5 65
Huntington,	.	.	.	15 43

State Paupers. — <i>Concluded.</i>					Humane Institutions.
Killingly,	.	.	.	.	618 48
Meriden,	.	.	.	.	112 15
Middletown,	.	.	.	.	10 86
New Canaan,	.	.	.	.	143 00
New Haven,	.	.	.	.	394 48
New London,	.	.	.	.	413 89
Old Lyme,	.	.	.	.	10 55
Orange,	.	.	.	.	15 00
Plainfield,	.	.	.	.	1,384 49
Plainville,	.	.	.	.	62 91
Plymouth,	.	.	.	.	21 25
Redding,	.	.	.	.	12 00
Ridgefield,	.	.	.	.	80 00
Saybrook,	.	.	.	.	21 00
Stamford,	.	.	.	.	70 15
Stonington,	.	.	.	.	73 00
Wallingford,	.	.	.	.	17 50
Washington,	.	.	.	.	15 00
Waterford,	.	.	.	.	32 00
Wethersfield,	.	.	.	.	22 29
Windham,	.	.	.	.	823 36
Windsor Locks,	.	.	.	.	743 56
Woodbury,	.	.	.	.	23 40
					<u>\$8,388 67</u>

No. 15.

HUMANE INSTITUTIONS.

BOARD OF EDUCATION OF THE BLIND.

PERKINS INSTITUTE FOR THE BLIND.

Orders for board bills—

January,	.	.	.	\$1,712 85
April,	.	.	.	1,612 70
July,	.	.	.	<u>1,650 98</u>

\$4,976 53

No. 15.—Humane Institutions.—Continued.

**CONNECTICUT INSTITUTE AND INDUSTRIAL SCHOOL FOR
THE BLIND.**
Orders for board bills—

October, 1901, ...	\$3,375 00
January, 1902, ...	3,225 00
April, ...	3,300 00
July, ...	3,675 00
Walter A. Riley, Auditor, ...	80 00
James P. Bree, Auditor, ...	80 00

\$13,735 00
NEW YORK INSTITUTE FOR THE BLIND.**Order for board bill—**

July, ...	\$165 00
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EXPENSES OF THE BOARD.**Orders in favor of**

F. E. Cleveland, Secretary, salary, . .	\$1,050 00
F. E. Cleveland, Secretary, premium on bond, ...	10 20
Emily Wells Foster, Secretary, salary, . .	1,050 00
Emily Wells Foster, Secretary, ex- penses, ...	226 95
Emily Wells Foster, Secretary, pre- mium on bond, ...	17 50
E. J. Steele, member, expenses, ...	23 90
Charles B. Andrews, member, expenses, . .	10 50
Southern New England Telephone Co., . .	51 95
Connecticut Institute and Industrial School for the Blind, printing, etc., . .	35 75
The Case, Lockwood & Brainard Co., printing, etc., ...	47 30
Walter A. Riley, Auditor, ...	20 00
James P. Bree, Auditor, ...	20 00

\$2,564 05

No. 15.—Humane Institutions.—*Continued.*

CLOTHING AND TRANSPORTATION OF PUPILS.

Orders in favor of

OCTOBER, 1901.

J. P. Stevenson & Co., . . . \$15 00

J. F. Keane & Co., . . . 20 00

NOVEMBER.

Gemmill, Burnham & Co., . . . 11 00

Mrs. H. L. Olmstead, . . . 13 31

E. M. Webb, . . . 1 80

JANUARY, 1902.

Willis & Wilson, . . . 120 46

Brown, Thomson & Co., . . . 61 84

Brown, Thomson & Co., . . . 29 97

Connecticut Institute and Industrial

Home for the Blind, . . . 27 37

G. Fox & Co., . . . 92 67

Edwin Aishberg, . . . 42 45

APRIL.

G. Fox & Co., . . . 7 08

Edwin Aishberg, . . . 3 65

Brown, Thomson & Co., . . . 15 56

JULY.

Brown, Thomson & Co., . . . 14 08

G. Fox & Co., . . . 56 03

Willis & Wilson, . . . 12 83

C. A. Rennacker, . . . 96 65

Edwin Aishberg, . . . 14 27

H. L. Olmsted, . . . 7 22

Perkins Institute, . . . 37 25

C. H. Jones, Superintendent Connect-

icut Institute and Industrial School

for Blind, . . . 32 93

\$733 42

 No. 15. — Humane Institutions. — *Continued.*

 MACHINERY, TOOLS, AND MATERIALS FURNISHED BLIND
BENEFICIARIES.

Orders in favor of		
H. Goldschmidt & Son for		
Jacob Vogt, ...	\$12	12
Glover & Willcomb for —		
Jacob Vogt, ...	24	45
P. Garvan for —		
Jacob Vogt, ...	14	45
Connecticut Institute and Industrial		
School for Blind for —		
Jacob Vogt, ...	4	55
Laurence Mannix, ...	64	40
Harry L. Bill, for himself, ...	91	00
		\$210 97
		\$22,384 97

AMERICAN SCHOOL FOR THE DEAF.

Orders for board bills —		
October, 1901, ...	\$7,500	00
April, 1902, ...	8,887	50
For clothing, etc., ...	301	38
Walter A. Riley, Auditor, ...	10	00
James P. Bree, Auditor, ...	20	00
		\$16,718 88

CONNECTICUT SCHOOL FOR IMBECILES.

Orders for board bills —		
October, 1901, ...	\$5,070	34
January, 1902, ...	5,212	11
April, ...	5,219	52
July, ...	5,285	25
For new building, ...	2,500	00
Walter A. Riley, Auditor, ...	20	00
James P. Bree, Auditor, ...	20	00
		\$23,327 22

No. 15.—*Humane Institutions.—Continued.*

MYSTIC ORAL SCHOOL.

Orders for board bills —

October, 1901, . . .	\$1,600 00
January, 1902, . . .	1,968 75
April, . . .	1,968 75
July, . . .	1,912 50
For clothing, etc., . . .	130 75
Walter A. Riley, Auditor, . . .	20 00
James P. Bree, Auditor, . . .	20 00

\$7,620 75

GENERAL HOSPITAL SOCIETY.

Orders for annual appropriation, . . .	\$5,000 00
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HARTFORD HOSPITAL.

Orders for annual appropriation, . . .	\$5,000 00
Orders for appropriation for Tuberculosis Hospital, . . .	16,000 00

\$21,000 00

BRIDGEPORT HOSPITAL.

Orders for annual appropriation, . . .	\$5,000 00
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GRACE HOSPITAL.

Orders for annual appropriation, . . .	\$5,000 00
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NORWALK HOSPITAL ASSOCIATION.

Orders for annual appropriation, . . .	\$4,625 00
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DANBURY HOSPITAL.

Orders for annual appropriation, . . .	\$5,000 00
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WILLIAM W. BACKUS HOSPITAL.

Orders for annual appropriation, . . .	\$5,000 00
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MERIDEN HOSPITAL.

Orders for annual appropriation, . . .	\$3,000 00
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 No. 15. — Humane Institutions. — *Continued.*

WATERBURY HOSPITAL.

Orders for annual appropriation,	\$4,750 00
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NEW LONDON MEMORIAL HOSPITAL.

Orders for annual appropriation,	\$5,000 00
----------------------------------	------------

DAY-KIMBALL HOSPITAL.

Orders for annual appropriation,	\$2,875 00
----------------------------------	------------

STAMFORD HOSPITAL.

Orders for annual appropriation,	\$3,750 00
----------------------------------	------------

NEW BRITAIN GENERAL HOSPITAL.

Orders for annual appropriation,	\$4,375 00
----------------------------------	------------

ST. FRANCIS HOSPITAL.

Orders for annual appropriation,	\$5,000 00
----------------------------------	------------

LITCHFIELD COUNTY HOSPITAL OF WINCHESTER.

Orders for annual appropriation,	\$2,993 00
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CONNECTICUT HUMANE SOCIETY.

Orders for annual appropriation,	\$2,000 00
----------------------------------	------------

CONNECTICUT HOSPITAL FOR INSANE.

Orders for board bills —

October, 1901,	\$8,228 22
November,	8,545 04
December,	8,305 93
January, 1902,	8,570 96
February,	8,591 54
March,	7,793 12
April,	8,656 09
May,	8,353 10
June,	8,646 85
July,	8,382 22
August,	8,746 33
September,	8,834 23

 \$101,653 63

No. 15. — Humane Institutions. — Continued.

Orders for special appropriation for building, ...	\$135,000 00	
F. B. Weeks, Treasurer Building Committee, premium on bond, ...	42 00	
W. D. Morgan, Trustee, expenses, ...	10 40	
F. W. Perry, Trustee, expenses, ...	7 35	
W. B. Foster, Trustee, expenses, ...	48 70	
D. A. Billings, Trustee, expenses, ...	17 10	
Walter A. Riley, Auditor, ...	140 00	
James P. Bree, Auditor, ...	130 00	
	<u>\$135,395 55</u>	
		\$237,049 18

RETREAT FOR INSANE.

Orders for board bills —		
October, 1901, ...	\$761 44	
January, 1902, ...	858 58	
April, ...	809 14	
July, ...	801 71	
	<u></u>	\$3,230 87

INSANE PRISONERS.

Orders in favor of		
E. A. Down, M.D., examination of prisoners, ...	\$20 00	
Geo. M. Bell, M.D., examination of prisoners, ...	5 00	
F. N. Brown, M.D., examination of prisoners, ...	13 20	
J. L. Buell, M.D., examination of prisoners, ...	10 00	
	<u></u>	\$48 20

HOMES FOR DEPENDENT AND NEGLECTED CHILDREN.

HARTFORD COUNTY.

Orders in favor of		
The County Treasurer —		
October, 1901, ...	\$2,963 09	
January, 1902, ...	3,005 86	

No. 15.—Humane Institutions.—*Continued.*

April, ...	2,871 93
July, ...	2,578 65
	\$11,419 53

NEW HAVEN COUNTY.

Orders in favor of
The County Treasurer—

October, 1901, ...	\$2,928 82
November, ...	1,545 01
February, 1902, ...	3,036 18
March, ...	3,075 07
April, ...	1,667 38
June, ...	1,574 92
July, ...	3,070 22
August, ...	1,512 43
	\$18,410 03

NEW LONDON COUNTY.

Orders in favor of
The County Treasurer—

October, 1901, ...	\$1,600 81
January, 1902, ...	1,692 49
April, ...	1,629 65
July, ...	1,679 60
	\$6,602 55

FAIRFIELD COUNTY.

Orders in favor of
The County Treasurer—

October, 1901, ...	\$3,709 43
January, 1902, ...	3,996 88
April, ...	4,126 57
July, ...	4,292 32
	\$16,125 20

No. 15. — Humane Institutions. — *Concluded.*

WINDHAM COUNTY.

Orders in favor of
The County Treasurer —

October, 1901, ...	\$1,495 09
January, 1902, ...	1,427 04
April, ...	1,397 78
July, ...	1,318 31
	\$5,638 22

LITCHFIELD COUNTY.

Orders in favor of
The County Treasurer —

November, 1901, ...	\$1,340 10
January, 1902, ...	1,356 80
April, ...	1,378 11
July, ...	1,439 35
	\$5,514 36

MIDDLESEX COUNTY.

Orders in favor of
The County Treasurer —

October, 1901, ...	\$1,902 01
January, 1902, ...	1,638 86
April, ...	1,605 38
July, ...	1,420 76
	\$6,567 01

TOLLAND COUNTY.

Orders in favor of
The County Treasurer —

October, 1901, ...	\$1,195 14
January, 1902, ...	1,147 19
April, ...	1,121 12
July, ...	1,001 99
	\$4,465 44

\$74,742 34

\$469,490 47

Sick and Wounded Soldiers.Deceased Soldiers.

No. 16.

SICK AND WOUNDED SOLDIERS.

FITCH'S HOME FOR SOLDIERS.

Orders in favor of
A. B. Beers, Treasurer of the Soldiers'
Hospital Board, for expenses of
management—

November, 1901,	.	.	\$12,000 00	
December,	.	.	12,000 00	
February, 1902,	.	.	14,000 00	
April,	.	.	14,000 00	
May,	.	.	6,000 00	
June,	.	.	8,000 00	
July,	.	.	6,000 00	
August,	.	.	8,000 00	
September,	.	.	8,000 00	
				\$88,000 00
For water supply,	.	.	\$600 00	
For sewer,	.	.	6,000 00	
				\$6,600 00
				\$94,600 00

No. 17.

DECEASED SOLDIERS.

Orders in favor of the following towns:

HARTFORD COUNTY.

Hartford,	.	.	.	.	\$385 00
Bristol,	.	.	.	.	140 00
Canton,	.	.	.	.	35 00
East Hartford,	.	.	.	.	70 00
Glastonbury,	.	.	.	.	105 00
New Britain,	.	.	.	.	210 00

Deceased Soldiers.

Plainville, ...	35 00
Rocky Hill, ...	35 00
Southington, ...	70 00
West Hartford, ...	35 00
Windsor, ...	35 00
Windsor Locks, ...	70 00

\$1,225 00

NEW HAVEN COUNTY.

New Haven, ...	\$1,120 00
Branford, ...	35 00
Derby, ...	35 00
East Haven, ...	35 00
Meriden, ...	280 00
North Haven, ...	35 00
Seymour, ...	70 00
Wallingford, ...	105 00
Waterbury, ...	175 00

\$1,890 00

NEW LONDON COUNTY.

New London, ...	\$280 00
Norwich, ...	350 00
Colchester, ...	70 00
East Lyme, ...	35 00
Franklin, ...	35 00
Griswold, ...	35 00
Groton, ...	105 00
Old Lyme, ...	35 00
Preston, ...	35 00
Stonington, ...	70 00

\$1,050 00

FAIRFIELD COUNTY.

Bridgeport, ...	\$210 00
Bethel, ...	35 00
Brookfield, ...	35 00
Darien, ...	35 00

No. 17.—Deceased Soldiers.—Continued.

Danbury,	.	.	.	.	105 00
Monroe,	.	.	.	.	35 00
New Canaan,	.	.	.	.	35 00
Newtown,	.	.	.	.	35 00
Norwalk,	.	.	.	.	175 00
Redding,	.	.	.	.	35 00
Ridgefield,	.	.	.	.	35 00
Stamford,	.	.	.	.	140 00
Stratford,	.	.	.	.	105 00

\$1,015 00

WINDHAM COUNTY.

Brooklyn,	.	.	.	.	\$35 00
Canterbury,	.	.	.	.	105 00
Chaplin,	.	.	.	.	35 00
Killingly,	.	.	.	.	140 00
Plainfield,	.	.	.	.	175 00
Putnam,	.	.	.	.	105 00
Sterling,	.	.	.	.	35 00
Thompson,	.	.	.	.	70 00
Windham,	.	.	.	.	105 00
Woodstock,	.	.	.	.	70 00

\$875 00

LITCHFIELD COUNTY.

Canaan,	.	.	.	.	\$35 00
Goshen,	.	.	.	.	34 75
New Milford,	.	.	.	.	105 00
Plymouth,	.	.	.	.	70 00
Sharon,	.	.	.	.	35 00
Torrington,	.	.	.	.	35 00
Woodbury,	.	.	.	.	35 00

\$349 75

MIDDLESEX COUNTY.

Middletown,	.	.	.	.	\$70 00
Haddam,	.	.	.	.	35 00
Clinton,	.	.	.	.	35 00

No. 17.—Deceased Soldiers.— <i>Concluded.</i>				Agricultural Affairs.
Durham,	.	.	.	35 00
East Haddam,	.	.	.	105 00
Saybrook,	.	.	.	35 00
				\$315 00
TOLLAND COUNTY.				
Tolland,	.	.	.	\$35 00
Coventry,	.	.	.	35 00
				\$70 00
Orders in favor of				
Soldiers' Hospital Board, for burial of				
soldiers,	.	.	.	\$1,925 00
Stephen Maslen, headstones,	.	.	.	3,535 00
Admiral Foote Post, G. A. R., legis-	.	.	.	
lative grant,	.	.	.	85 71
Evergreen Cemetery Association, care	.	.	.	
of soldiers' lot,	.	.	.	10 00
The Case, Lockwood & Brainard Co.,	.	.	.	
printing, etc.,	.	.	.	30 75
				\$5,586 46
				\$12,376 21

No. 18.

AGRICULTURAL AFFAIRS.

Orders in favor of	
State Board of Agriculture, annual	
appropriation,	\$3,500 00
Connecticut Agricultural Experiment	
Station, annual appropriation,	10,000 00
Connecticut Agricultural Experiment	
Station, food investigation,	2,500 00
Connecticut Agricultural Experiment	
Station, State Entomologist,	3,000 00
Connecticut Agricultural College, an-	
ual appropriation,	15,000 00
Connecticut Agricultural College, ex-	
amination of food products,	1,800 00

No. 18. — Agricultural Affairs. — Continued.

C. A. Thompson, Treasurer State Board of Agriculture, premium on bond, ...	14 00	
W. H. Hall, Treasurer Connecticut Agricultural College, premium on bond, ...	35 00	
Walter A. Riley, auditing, Connecticut Agricultural College, ...	30 00	
James P. Bree, auditing, Connecticut Agricultural College, ...	30 00	
Walter A. Riley, auditing, Connecticut Agricultural Experiment Station, ...	20 00	
James P. Bree, auditing, Connecticut Agricultural Experiment Station, ...	20 00	
		\$35,949 00

PAN-AMERICAN EXHIBITS.

Orders in favor of State Board of Agriculture, for dairy products, ...	\$309 63	
State Board of Agriculture, for general farm products, ...	350 94	
State Board of Agriculture, for horticultural exhibit, ...	869 05	
State Board of Agriculture, for tobacco, ...	600 00	
State Board of Agriculture, for field crops, ...	241 40	
		\$2,371 02

COMMISSIONER ON DOMESTIC ANIMALS.

Orders in favor of Heman O. Averill, Commissioner, salary, ...	\$1,500 00	
Heman O. Averill, Commissioner, office and traveling expenses, ...	911 15	
Heman O. Averill, Commissioner, veterinary assistance, ...	386 00	
		\$2,797 15

No. 18. — Agricultural Affairs. — *Continued.*

SUNDRY PERSONS FOR CATTLE KILLED BY ORDER
OF THE COMMISSIONER.

OCTOBER, 1901.

H. B. Chapman,	.	.	.	\$17 00
Albert Hathaway,	.	.	.	21 00
Connecticut Agricultural College,	.	.	.	7 00
Peter J. Chabot,	.	.	.	10 00
F. L. Hallock,	.	.	.	7 50
M. V. B. Chapman,	.	.	.	20 00
Sebastian Werner,	.	.	.	15 00
Hattie S. Hotchkiss,	.	.	.	20 00
W. H. Brooks,	.	.	.	7 50
W. H. Webster,	.	.	.	12 50

NOVEMBER.

M. W. Sperry,	.	.	.	10 00
John Tilden,	.	.	.	10 00
Daniel F. Greene,	.	.	.	8 00
J. B. Palmer,	.	.	.	15 00
Chas. Gurley,	.	.	.	15 00
H. G. Lewis,	.	.	.	10 00
Dan C. Merrill,	.	.	.	30 00
G. Swanson,	.	.	.	15 00
Jerome Wedge,	.	.	.	12 50
Asahel Griswold,	.	.	.	30 00
Waldo Tillinghast,	.	.	.	10 00

DECEMBER.

B. T. Hall,	.	.	.	20 00
J. H. Selden, Jr.,	.	.	.	12 50
H. C. Judd,	.	.	.	15 00
W. N. Stearns,	.	.	.	20 00
C. N. Taintor,	.	.	.	25 00
S. C. Beach,	.	.	.	7 50
E. W. Bartlett,	.	.	.	5 00
J. Lapointe,	.	.	.	20 00
N. G. Williams,	.	.	.	13 00
O. Congdon,	.	.	.	5 00
H. B. Chapman,	.	.	.	14 00
C. B. Marsh,	.	.	.	5 00
Geo. H. Nichols,	.	.	.	30 00

No. 18.—Agricultural Affairs.—Continued.

H. M. Bushnell,	.	.	.	11 00
H. A. Rix,	.	.	.	30 00
John Penrose,	.	.	.	10 00
C. W. Williams,	.	.	.	15 00
B. Grosvenor,	.	.	.	17 00
G. A. Cook,	.	.	.	10 00
Clifton Wright,	.	.	.	17 50

JANUARY, 1902.

J. P. Lathrop,	.	.	.	13 00
W. J. Shelley,	.	.	.	18 00
Geo. Scard,	.	.	.	12 50
W. J. Parmalee,	.	.	.	12 50
A. C. Hall,	.	.	.	5 00
J. E. Pierce,	.	.	.	10 00
Danl. Downing,	.	.	.	27 00
W. H. Webster,	.	.	.	20 00
R. C. Whittlesey,	.	.	.	10 00
H. C. Judd,	.	.	.	17 50
C. C. Pierce,	.	.	.	8 00
Alvah Smith,	.	.	.	17 50
G. W. Buell,	.	.	.	10 00
C. H. Hanchett,	.	.	.	45 00
F. L. Hopkins,	.	.	.	28 00
John Keeler,	.	.	.	10 00
M. B. Mallett,	.	.	.	20 00

FEBRUARY.

A. Anderson,	.	.	.	5 00
Oscar Robinson,	.	.	.	20 00
H. J. Brockett,	.	.	.	25 00
Eleanor Vinton,	.	.	.	12 00
A. F. Kibbe,	.	.	.	15 00
H. B. Chapman,	.	.	.	13 00
Joseph Baker,	.	.	.	39 00
H. A. Thompson,	.	.	.	5 00
Edwin R. Gillette,	.	.	.	12 50

MARCH.

Geo. W. Stowe,	.	.	.	10 00
E. W. Crouch,	.	.	.	20 00

No. 18. — Agricultural Affairs. — Continued.

Jeremiah F. Sholes, ...	12 00
T. Lefleur, ...	8 00
L. M. Elliott, ...	8 00
James Doyle, ...	13 00
W. O. Corning, ...	20 00
G. L. Humphrey, ...	10 00

APRIL.

Henry Couch, ...	20 00
Raymond Gascon, ...	11 00
J. D. Griswold, ...	8 00
G. H. Gering, ...	10 00
N. G. Williams, ...	5 00
A. B. Weigold, ...	12 00
H. F. Potter, ...	5 00
Geo. A. Pendleton, ...	15 00
Mary E. Ingraham, ...	10 00
Fred Deloy, ...	15 00
Chas. H. Loomis, ...	15 00
Chas. A. Clark, ...	15 00
Robt. F. Bendick, ...	39 00
A. E. Weiden, ...	20 00
C. C. Hunt, ...	15 00
Louis H. Smith, ...	22 00
W. F. Bailey, ...	10 00
Bert C. Fuller, ...	15 00
J. B. Palmer, ...	13 00
Albert E. Sholes, ...	20 00
Luther Carrier, ...	10 00
Isaac Williams, ...	12 00

MAY.

David Downing, ...	10 00
Silas Banning, ...	11 00
Chas. A. Pearson, ...	15 00
Harriet L. Merwin, ...	12 50
O. P. Clark, ...	20 00
Harris Cohen, ...	10 00
Crowley Bros., ...	15 00

No. 18. — Agricultural Affairs. — Continued.**JUNE.**

John Asman, ...	10 00
Joseph Baker, ...	26 00
John D. Johnson, ...	11 00
J. H. Rooney, ...	18 00
Benj. Grosvenor, ...	48 00
The Highland Farm Co., ...	225 00
Herbert Sharpe, ...	15 00
J. Sherman Griswold, ...	15 00
Reuben Hubbard, ...	10 00
Alfred E. Ennis, ...	20 00
John Ash, Supt., ...	14 00
Wm. Webster, ...	15 00
Isabelle Rogers, ...	45 00
A. Mitchell, ...	5 00
Frank Arregan & Bro., ...	10 00
J. Stuart Halpin, ...	10 00
E. M. Marvin, ...	5 00
Thos. A. Stanley, ...	15 00
Mary A. Bosworth, ...	5 00
A. S. Meigs, ...	15 00
Benj. R. Briggs, ...	11 00

JULY.

J. Ferney, ...	10 00
W. H. Hammond, ...	15 00
J. H. Binn, ...	15 00
Fred A. Dimmock, ...	10 00
John E. Ellis, ...	5 00
Henry D. Reynolds, ...	15 00
Geo. Arzmoska, ...	10 00
G. W. Marsh, ...	20 00
B. F. York, ...	10 00
W. B. Kinney, ...	10 00
A. L. Wanzer, ...	5 00
W. H. Marks, ...	20 00

AUGUST.

Children's Aid Society, ...	25 00
Wm. L. L. Spencer, ...	15 00
A. L. Anderson, ...	10 00

No. 18.—Agricultural Affairs.—Continued.

John H. Selden, . . .	7 50
Benj. Grosvenor, . . .	12 00
Patrick Farley, . . .	10 00
C. F. Hanson, . . .	13 00
F. A. Bragg, . . .	10 00
A. B. Weigold, . . .	14 00
L. Giddings, . . .	12 00
Geo. S. Cary, . . .	14 00
August Josephson, . . .	5 00
T. D. Phelps, . . .	13 00
P. G. Tripp, . . .	28 00
F. B. Ashton, . . .	10 00
Joseph E. Hall, . . .	10 00
H. B. Chapman, . . .	16 00
Henry Dorrance, . . .	13 00
Robert D. Gardiner, . . .	14 00
Oscar Larson, . . .	12 50
Lewis Fisher, . . .	13 00
C. W. Williams, . . .	25 00
Oscar Johnson, . . .	15 00
J. H. Buell, . . .	12 50

SEPTEMBER.

Chas. Palozey, . . .	7 50
A. N. Platt, . . .	15 00
Wm. H. Bacon, . . .	15 00
Mrs. H. N. Gladdin, . . .	5 00
Mrs. A. J. Johnson, . . .	12 50
E. L. Sherman, . . .	5 00
J. H. Crowley, . . .	13 00
Russell Bierce, . . .	10 00
C. E. Adams, . . .	10 00
Rowland T. Keasley, . . .	30 00
Howard B. Ingraham, . . .	12 50

\$2,705 50

STATE AID TO AGRICULTURAL SOCIETIES.

Orders in favor of	
Danbury Agricultural Society, .	\$1,410 04
Granby Agricultural Society, .	122 84
Guilford Agricultural Society, .	142 26

No. 18. — Agricultural Affairs. — *Continued.*

Newtown Agricultural Society, .	113 80
Putnam Park Fair Corporation, .	250 07
Stafford Springs Agricultural Society, .	303 58
Simsbury Agricultural Society, .	118 95
Woodstock Agricultural Society, .	235 04
Union (Monroe) Agricultural Society, .	148 19
Southington Agricultural Society, .	121 81
New Milford Agricultural Society, .	174 54
Farmington Valley Agricultural So-	
ciety, ...	177 17
Clinton Agricultural Society, . . .	119 23
Beacon Valley Grange Society, . .	153 96
Wethersfield Agricultural Society, .	101 12
New London County Agricultural So-	
ciety, ...	306 50
Orange Agricultural Society, . . .	173 89
Chester Agricultural Society, . . .	128 36
Berlin Agricultural Society, . . .	141 63
Wolcott Agricultural Society, . . .	209 59
Union (Somers) Agricultural Society, .	126 36
Connecticut Dairymen's Association, .	145 01
Connecticut Pomological Society, .	170 52
Windham County Agricultural So-	
ciety, ...	318 08
Rockville Agricultural Society, . .	240 46
Harwinton Agricultural Society, . .	147 00

\$5,800 00

BOUNTY FOR TREE-PLANTING.

Orders in favor of

E. E. Chamberlain, ...	\$42 80
E. A. Hiscox, ...	51 50

\$94 30

STATE AID TO ASSOCIATIONS.

Orders in favor of

Connecticut Dairymen's Association, .	\$998 08
Connecticut Sheep Breeders' Associa-	
tion, ...	260 00
Connecticut Pomological Association, .	1,000 00

\$2,258 08

No. 18. — Agricultural Affairs. — *Continued.*

DAIRY COMMISSIONER.

Orders in favor of	
John B. Noble, Commissioner, salary,	\$1,500 00
John B. Noble, Commissioner, ex-	
penses,	827 03
Robert O. Eaton, Deputy, salary,	1,200 00
Robert O. Eaton, Deputy, expenses,	859 98

\$4,387 01

FOX BOUNTIES.

HARTFORD COUNTY.

Avon,	\$10 35
Berlin,	3 45
Bloomfield,	14 95
Bristol,	18 40
Burlington,	16 10
Canton,	51 75
East Granby,	12 65
East Windsor,	2 30
Farmington,	11 50
Glastonbury,	29 90
Granby,	27 60
Hartland,	23 00
Manchester,	4 60
Marlborough,	3 45
New Britain,	2 30
Newington,	9 20
Plainville,	19 55
Rocky Hill,	5 75
Simsbury,	43 70
Southington,	25 30
South Windsor,	4 60
Suffield,	11 50
West Hartford,	1 15
Windsor,	12 65
Windsor Locks,	1 15
\$366 85	

NEW HAVEN COUNTY.

Beacon Falls,	\$6 90
Bethany,	24 15

No. 18. — Agricultural Affairs. — *Continued.*

Branford,	.	.	.	.	5 75
Cheshire,	.	.	.	.	23 00
East Haven,	.	.	.	.	4 60
Guilford,	.	.	.	.	40 25
Hamden,	.	.	.	.	5 75
Madison,	.	.	.	.	8 05
Meriden,	.	.	.	.	13 80
Middlebury,	.	.	.	.	11 50
Milford,	.	.	.	.	11 50
Naugatuck,	.	.	.	.	13 80
North Branford,	.	.	.	.	19 55
North Haven,	.	.	.	.	10 35
Oxford,	.	.	.	.	25 30
Prospect,	.	.	.	.	8 05
Southbury,	.	.	.	.	49 45
Wallingford,	.	.	.	.	13 80
Waterbury,	.	.	.	.	1 15
Wolcott,	.	.	.	.	3 45
Woodbridge,	.	.	.	.	5 75

 \$305 90

NEW LONDON COUNTY.

Norwich,	.	.	.	.	\$1 15
Colchester,	.	.	.	.	12 65
East Lyme,	.	.	.	.	3 45
Groton,	.	.	.	.	1 15
Lebanon,	.	.	.	.	37 95
Ledyard,	.	.	.	.	16 10
Lisbon,	.	.	.	.	3 45
Lyme,	.	.	.	.	13 80
Montville,	.	.	.	.	11 50
North Stonington,	.	.	.	.	6 90
Old Lyme,	.	.	.	.	9 20
Preston,	.	.	.	.	11 50
Salem,	.	.	.	.	2 30
Sprague,	.	.	.	.	2 30
Waterford,	.	.	.	.	4 60

 \$138 00

No. 18. — Agricultural Affairs. — *Continued.*

FAIRFIELD COUNTY.

Bethel, ...	\$17 25
Brookfield, ...	6 90
Danbury, ...	25 30
Easton, ...	24 15
Fairfield, ...	8 05
Greenwich, ...	9 20
Huntington, ...	10 35
Monroe, ...	20 70
New Canaan, ...	21 85
New Fairfield, ...	19 55
Newtown, ...	57 50
Redding, ...	10 35
Ridgefield, ...	13 80
Sherman, ...	8 05
Stamford, ...	10 35
Stratford, ...	3 45
Trumbull, ...	8 05
Weston, ...	34 50
Westport, ...	5 75
Wilton, ...	12 65
	\$327 75

WINDHAM COUNTY.

Brooklyn, ...	\$3 45
Ashford, ...	95 45
Canterbury, ...	3 45
Chaplin, ...	10 35
Eastford, ...	14 95
Hampton, ...	16 10
Killingly, ...	6 90
Plainfield, ...	4 60
Pomfret, ...	8 05
Putnam, ...	6 90
Scotland, ...	2 30
Sterling, ...	1 15
Thompson, ...	3 45
Windham, ...	5 75
Woodstock, ...	31 05
	\$213 90

No. 18. — Agricultural Affairs. — *Continued.*

LITCHFIELD COUNTY.

Litchfield, ...	\$23 00
Barkhamsted, ...	6 90
Bethlehem, ...	9 20
Bridgewater, ...	1 15
Canaan, ...	33 35
Colebrook, ...	8 05
Cornwall, ...	25 30
Goshen, ...	13 80
Harwinton, ...	28 75
Kent, ...	29 90
Morris, ...	35 65
New Hartford, ...	12 65
New Milford, ...	48 30
North Canaan, ...	13 80
Norfolk, ...	19 55
Plymouth, ...	8 05
Roxbury, ...	5 75
Salisbury, ...	32 20
Sharon, ...	41 40
Thomaston, ...	14 95
Torrington, ...	16 10
Warren, ...	9 20
Washington, ...	32 20
Watertown, ...	9 20
Winchester, ...	39 10
Woodbury, ...	36 80

 \$554 30

MIDDLESEX COUNTY.

Middletown, ...	\$6 90
Haddam, ...	89 70
Chatham, ...	11 50
Clinton, ...	17 25
Cromwell, ...	3 45
Durham, ...	10 35
East Haddam, ...	41 40
Killingworth, ...	8 05
Middlefield, ...	5 75
Old Saybrook, ...	8 05

No. 18. — Agricultural Affairs. — <i>Concluded.</i>					National Guard
Portland,	.	.	.	.	2 30
Saybrook,	.	.	.	.	4 60
Westbrook,	.	.	.	.	8 05
					\$217 35

TOLLAND COUNTY.

Tolland,	.	.	.	.	\$12 65
Bolton,	.	.	.	.	1 15
Columbia,	.	.	.	.	1 15
Coventry,	.	.	.	.	3 45
Ellington,	.	.	.	.	2 30
Hebron,	.	.	.	.	8 05
Mansfield,	.	.	.	.	11 50
Somers,	.	.	.	.	29 90
Stafford,	.	.	.	.	8 05
Union,	.	.	.	.	4 60
Vernon,	.	.	.	.	9 20
Willington,	.	.	.	.	11 50
					\$103 50

\$2,227 55

\$58,589 61

No. 19.

NATIONAL GUARD.

SALARIES.

Orders in favor of	
George M. Cole, Adjutant-General,	\$1,200 00
George B. Newton, Quartermaster-General,	1,200 00
John W. Atwood, Paymaster-General,	600 00
George H. Knight, Surgeon-General,	837 50
Mathewson W. Potter, Commissary-General,	600 00

No. 19.—National Guard.—Continued.

Wm. E. F. Landers, Assistant Adjutant-General, ...	1,800 00
Henry C. Morgan, Assistant Quartermaster-General, ...	1,800 00
Theron C. Swan, Clerk, Adjutant-General, ...	1,400 00
Walter Pearce, Clerk, Adjutant-General, ...	1,400 00
Lorenzo D. Converse, Clerk, Adjutant-General, ...	1,400 00
	\$12,237 50

SUNDRY ACCOUNTS.

Orders in favor of	
George B. Newton, Quartermaster-General, premium on bond, ...	\$35 00
John W. Atwood, Paymaster-General, expenses, ...	35 76
M. W. Potter, Commissary-General, premium on bond, ...	35 00
H. C. Morgan, Assistant Quartermaster-General, premium on bond, ...	17 50
M. W. Potter, Commissary-General, expenses, ...	50 00
D. F. Flagg, Regimental Paymaster, premium on bond, ...	70 00
D. E. Brown, Regimental Paymaster, premium on bond, ...	35 00
Walter A. Riley, Auditor, ...	30 00
James P. Bree, Auditor, ...	30 00
	\$338 26

ADVANCES TO ADJUTANT-GENERAL.

Orders in favor of	
George M. Cole, Adjutant-General, ...	\$2,500 00

ADVANCES TO QUARTERMASTER-GENERAL.

Orders in favor of	
George B. Newton, Quartermaster-General, ...	\$74,212 17

No. 19. — National Guard. — Concluded.Governor's Guard.

ADVANCES TO PAYMASTER-GENERAL.

Orders in favor of	
John W. Atwood, Paymaster-General,	\$49,010 76

ADVANCES TO COMMISSARY-GENERAL.

Orders in favor of	
Mathewson W. Potter, Commissary-General,	\$6,750 55

STATE ARMORY COMMISSION.

Orders in favor of	
George M. Cole, Treasurer,	\$3,800 00
George M. Cole, Treasurer, premium	
on bond,	35 00
	\$3,835 00
	\$148,884 24

No. 20.

GOVERNOR'S GUARD.

Orders in favor of

First Company Governor's Foot Guard —

Fall field-day parade,	\$259 80
Spring field-day parade,	240 50
Armory rent,	1,000 00
Equipments, uniforms, etc.,	5,088 85
Officers' compensation,	50 00
Care of arms,	112 00

\$6,751 15

Orders in favor of

Second Company Governor's Foot Guard —

Fall field-day parade,	\$267 66
Spring field-day parade,	269 90
Officers' compensation,	50 00
Care of arms,	112 00
Gas at armory,	365 90

\$1,065 46

No. 20. — Governor's Guard. — Concluded. Printing and Circulating.

Orders in favor of

First Company Governor's Horse Guard —

Fall field-day parade, ...	\$247 93
Spring field-day parade, ...	221 20
Armory rents, ...	600 00
Equipments, uniforms, etc., ...	185 06
Officers' compensation, ...	50 00
Care of arms, ...	69 00

 \$1,373 19

Orders in favor of

Second Company Governor's Horse Guard —

Care of arms, ...	\$70 00
Ammunition, ...	14 11

 \$84 11

 \$9,273 91

No. 21.

PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

Orders in favor of

OCTOBER, 1901.

Secretary of State, sundry printing, .	\$20 62
John G. Mitchell, indexing Special Laws, ...	100 00
Tuttle, Morehouse & Taylor, 7,000 copies report of Connecticut Agricultural Experiment Station, ...	3,670 31
Tuttle, Morehouse & Taylor, 3,000 copies report of State Board of Health, packing, etc., ...	2,081 71

NOVEMBER.

U. S. Envelope Co., election envelopes, ...	783 05
Banks Law Pub. Co., Vol. 73, Connecticut Reports, ...	803 12
Adams Express Co., Secretary and Comptroller, ...	234 28

Printing and Circulating. — *Continued.*

The Case, Lockwood & Brainard Co., binding for State Board of Educa- tion,	66 15
The Case, Lockwood & Brainard Co., 3,000 copies Public Acts of 1901, .	1,081 80
The Case, Lockwood & Brainard Co., 3,200 copies Special Acts of 1901, .	1,994 30
The Case, Lockwood & Brainard Co., 45 copies engrossed bills, Public Acts,	622 90
The Case, Lockwood & Brainard Co., 20 copies engrossed bills, Special Acts,	1,942 20
The Case, Lockwood & Brainard Co., ballots, etc.,	130 68
The Case, Lockwood & Brainard Co., sundries for Secretary, .	115 20
The Case, Lockwood & Brainard Co., 6,200 copies Phaenogamous Plants, etc., for Agricultural Report, .	272 15
The Case, Lockwood & Brainard Co., 150 Senate Journals, .	705 15
The Case, Lockwood & Brainard Co., 400 House Journals, .	1,084 45
The Case, Lockwood & Brainard Co., sundries, binding, etc., .	99 83
The Case, Lockwood & Brainard Co., electrotypes for Adjutant-General's Report, .	72 50
The Case, Lockwood & Brainard Co., sundries for Legislature, .	62 50
The Case, Lockwood & Brainard Co., index to records, and binding Su- preme Court Reports, .	391 68
Register Pub. Co., advertising, .	6 40

DECEMBER.

State Library, distribution, .	10 00
The Bulletin Co., printing proclama- tion Constitutional Convention, .	17 50

No. 21.—Printing and Circulating.—*Continued.*

The Hall & Bill Printing Co., proclamation,	16 80
Register Pub. Co., proclamation,	21 30
The Standard Association, proclamation,	22 00
James Golden, proclamation,	18 40
Hartford Courant Co., proclamation,	21 00
The Rockville Journal, proclamation,	18 00
Hartford Times, proclamation,	21 60
Litchfield Enquirer, proclamation,	12 00
The Day Pub. Co., proclamation,	13 50
McLoughlin & Son, proclamation,	6 00
Waterbury American,	21 50
The Tribune,	10 00
F. L. Ford, maps for Railroad Commissioners' Report,	640 00
Fowler & Lecremer, advertising proclamation,	4 00
McDonald & Williams, proclamation,	8 50
Torrington Printing Co.,	12 50

JANUARY, 1902.

Labor Bureau, distribution of reports,	40 00
State Library,	16 00
Standard Association, 2,000 copies report of Shell-fish Commission,	832 20
Adams Express Co.,	115 74
Marigold-Foster Printing Co., 1,600 copies report State Prison,	254 50

FEBRUARY.

Marigold-Foster Printing Co., 1,775 copies report Adjutant-General,	1,412 55
Dairy Commissioner, distribution of reports,	20 00
Labor Bureau, distribution of reports,	420 28
Hartford Printing Co., 1,400 copies report of School Fund Commissioner,	56 50
Journal Pub. Co., 1,575 copies report of Dairy Commissioner,	508 00

No. 21.—Printing and Circulating.—*Continued.*

Thos. S. Pratt & Son, 2,000 copies report Factory Inspector, . . .	606 00
The Dodd Lithographic Co., 2,200 railroad maps, . . .	205 57
Factory Inspector, distribution of reports, . . .	25 20
Journal Pub. Co., 8,500 copies report Labor Bureau, . . .	4,866 60
United States Envelope Co., envelopes, etc., . . .	35 76

MARCH.

The Case, Lockwood & Brainard Co., 1,500 copies index to consolidated Special Acts 1899-1901, . . .	107 30
The Case, Lockwood & Brainard Co., imprint Special and Public Acts, and binding, . . .	311 60
The Case, Lockwood & Brainard Co., binding 1,700 Special Acts, Vol. 13, and shipping, . . .	1,195 30
The Case, Lockwood & Brainard Co., 650 copies Journals of House and Senate, and shipping, . . .	5,644 67
The Case, Lockwood & Brainard Co., binding 30 sets legislative bills, . . .	126 00
The Case, Lockwood & Brainard Co., 1,375 copies Comptroller's Report, . . .	307 95
The Case, Lockwood & Brainard Co., 2,575 copies Bank Commissioners' Report, . . .	2,012 63
The Case, Lockwood & Brainard Co., 2,300 copies Railroad Commissioners' report, . . .	2,734 80
The Case, Lockwood & Brainard Co., 1,375 copies Public Library Committee's Report, . . .	1,583 00
The Case, Lockwood & Brainard Co., electrotypes for Adjutant-General's Report, . . .	11 60

No. 21. — Printing and Circulating. — *Continued.*

The Case, Lockwood & Brainard Co., sundries for Secretary's office, . . .	87 90
The Case, Lockwood & Brainard Co., sundries for Comptroller's office, . . .	7 10
Adams Express Co., . . .	103 43
Secretary of State, compilation of State Register, . . .	450 00
The Bulletin Co., 1,200 copies reports of Building and Loan Commis- sioner, wrapping, etc., . . .	524 88
Labor Bureau, distribution of reports, . . .	11 52
Adams Express Co., . . .	78 38

APRIL.

Highway Commissioner, distribution reports, . . .	85 00
State Library, distribution reports, . . .	8 00
Labor Bureau, distribution reports, . . .	7 98
The Bulletin Co., 3,750 specifications for Highway Commissioner, . . .	328 14

MAY.

Secretary of State, distribution, . . .	21 00
State Library, distribution, . . .	10 60
The Bulletin Co., 1,125 copies report of Quartermaster-General, wrap- ping, etc., . . .	506 18
Adams Express Co., . . .	470 38
Pelton & King, 4,000 copies report Connecticut Agricultural Experi- ment Station, wrapping, etc., . . .	2,250 00
T. S. Pratt & Son, balance due on re- port of Factory Inspector, . . .	33 13
Tuttle, Morehouse & Taylor, 1,575 copies report of Sewerage Com- missioners, wrapping, etc., . . .	152 43
Factory Inspector, distribution, . . .	18 00
The Case, Lockwood & Brainard Co., 5,200 copies report State Board of Education, wrapping, etc., . . .	3,798 19

No. 21.—Printing and Circulating.—Continued.

JUNE.

Journal Pub. Co., 575 copies report of Dental Commission, ...	40 00
The Case, Lockwood & Brainard Co., 2,085 copies Part I, 3,575 copies Part II, 1,325 copies Part III, Insurance Commissioner's Report, .	9,798 70
Tuttle, Morehouse & Taylor, extras from Board of Health Report for Dental Commission's Report, . .	9 00
Adams Express Co., ...	196 67
State Library, distribution, ...	8 00
United States Envelope Co., for Secretary, ...	107 54
The Case, Lockwood & Brainard Co., 1,200 copies report Criminal Business of Courts, ...	32 65
The Case, Lockwood & Brainard Co., binding 475 sets, 4 Vols., Public Documents of 1900, wrapping, and shipping, ...	2,100 25
The Case, Lockwood & Brainard Co., electrotypes for Adjutant-General's Report, ...	97 15
The Case, Lockwood & Brainard Co., sundries, binding, express, etc., .	93 77
The Case, Lockwood & Brainard Co., Fast Day proclamation, etc., . .	34 70
The Case, Lockwood & Brainard Co., Arbor Day proclamation, ...	59 20
The Case, Lockwood & Brainard Co., 100,000 proposed Constitution, .	933 00
The Case, Lockwood & Brainard Co., 3,000 State Registers, wrapping, etc.,	2,817 00

JULY.

Secretary of State, distribution, ...	20 00
Adams Express Co., Comptroller, Secretary, and Library, ...	89 90
State Library, distribution, ...	21 06

No. 21. — Printing and Circulating. — *Concluded.* Soldiers' Children.

The Standard Association, advertising,	13 00
The Chronicle Printing Co., advertising,	14 50
The Hartford Courant Co., advertising,	27 50
Rockville Journal, advertising,	7 00
The Bulletin Co., advertising,	12 25
The Torrington Printing Co., advertising,	6 50
The Penny Press, advertising,	6 00
The Register Pub. Co., advertising,	18 75

AUGUST.

United States Envelope Co., for Secretary,	36 06
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SEPTEMBER.

State Library, distribution,	123 45
Tuttle, Morehouse & Taylor, 7,000 copies report of Connecticut Agricultural Experiment Station,	3,329 36
Tuttle, Morehouse & Taylor, 3,000 copies report State Board of Health,	2,265 97
Comptroller's office, distribution,	228 40

\$72,184 90

No. 22.**SOLDIERS' CHILDREN.**

Orders in favor of the following towns for amounts due children of deceased soldiers:

Ansonia,	\$156 00
Bridgeport,	78 00
Fairfield,	156 00
Groton,	78 00
Meriden,	156 00
Middletown,	156 00
Montville,	78 00
New Haven,	462 00

No. 22.—Soldiers' Children.— <i>Concluded.</i>				Fish and Game.
New London,	.	.	.	78 00½
Norwich,	.	.	.	156 00
Putnam,	.	.	.	78 00
Woodstock,	.	.	.	51 00
				<u>\$1,683 00</u>

No. 23.

FISH AND GAME COMMISSION.

Orders in favor of				
George T. Mathewson, Commissioner,	services,	.	.	\$453 00
George T. Mathewson, Commissioner,	expenses,	.	.	347 12
Robert G. Pike, Commissioner, serv-	ices,	.	.	315 00
Robert G. Pike, Commissioner, ex-	penses,	.	.	275 00
E. Hart Geer, Commissioner, services,		.	.	405 00
E. Hart Geer, Commissioner, ex-	penses,	.	.	358 25
E. Hart Geer, Commissioner, clerical	services,	.	.	250 00
Edwin H. Whiting, services at hatch-	eries,	.	.	727 43
George C. Finch, services at hatch-	eries,	.	.	483 30
L. B. Brockway, services at retaining	pond,	.	.	225 00
				<u>\$3,839 10</u>

SUNDRY EXPENSES.

Orders in favor of				
OCTOBER, 1901.				
The Allen Pease Co., hardware,	.	.	.	\$4 99
W. E. Peck, carting fish,	.	.	.	20 00
The Consumers' Oil Co., oil,	.	.	.	2 80

No. 23.—Fish and Game.—Continued.

F. J. Wheeler, rent of retaining pond,	25 00
A. B. Stockwell, sand, etc., ...	8 00
Hartford Printing Co., printing and stationery, ...	133 05
American Net and Twine Co., nets, ...	6 65
Geo. T. Mathewson, Commissioner, paid for labor at hatcheries, ...	121 80
L. B. Brockway, Superintendent, paid for labor at retaining pond, ...	10 37
C. C. Graves, fish food at hatcheries, ...	361 40

NOVEMBER.

J. J. Nolan, labor, ...	175 00
F. S. Bidwell & Co., lumber, etc., ...	223 67
Geo. T. Mathewson, Commissioner, paid for labor at hatcheries, ...	52 50

DECEMBER.

W. H. Leete, legal services, ...	17 50
L. I. Raymond, planks at retaining pond, ...	19 80

JANUARY, 1902.

L. H. Barrett, teaming, ...	43 62
J. & R. Bartram, procuring fish, ...	8 00
Allen Pease Co., hardware, ...	17 48
E. D. Coogan, supplies, ...	12 00
L. B. Brockway, Superintendent, paid for labor at retaining pond, ...	15 55
H. E. Banning, labor at retaining pond, ...	4 00
A. B. Stockwell, teaming, ...	3 00
C. C. Graves, food, ...	88 66

FEBRUARY.

Geo. T. Mathewson, paid for labor at hatcheries, ...	17 85
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MARCH.

Geo. T. Mathewson, paid for labor, ...	21 55
Hartford Printing Co., blanks, etc., ...	24 30

No. 28.—Fish and Game.—Continued.

L. C. Seymour, lumber, . . .	10 00
S. McAuley, fish food for hatcheries, .	21 97
John E. Egan, surveying, etc., .	8 00

APRIL.

The Allen Pease Co., merchandise and repairs, ...	29 30
F. S. Bidwell & Co., lumber, etc., .	18 70
Geo. T. Mathewson, paid for labor at hatcheries, ...	6 77

MAY.

E. Hart Geer, paid for labor, etc., at retaining pond, ...	72 65
Arthur R. Leete, materials and labor at hatcheries, ...	139 90
J. N. Mitchell, labor at retaining pond,	9 00
C. C. Graves, fish food for hatcheries, .	9 00
Derby Trucking Co., team, etc., .	3 20
W. W. Morgan, teaming, etc., .	7 00
Geo. T. Mathewson, paid for labor, etc.,	6 00

JUNE.

Perry Nursery Co., hedge plants, .	10 00
United States Fish Commission, shad fry, ...	101 56
Robert Huey, repairs, etc., at retain- ing pond, ...	150 00

JULY.

W. E. Peck, labor at retaining pond, .	24 15
J. R. Wood, teaming, ...	16 00
C. C. Graves, fish food for hatcheries, .	133 29
J. R. Burnham, lumber, ...	58 10
W. W. Morgan, teaming, ...	8 75
A. B. Stockwell, teaming, etc., .	8 50
P. T. McCue, cartage, etc., ...	2 00
Charter Gas Engine Co., burner, etc.,	2 93
W. W. Clark, lumber, wire, etc., .	5 40
Plymouth Rock Trout Co., trout fry,	175 00

No. 23.— Fish and Game.— *Concluded.* **Shell-Fish Commission.**

SEPTEMBER.

F. S. Bidwell & Co., lumber, etc., .	8 40	
L. H. Bartlett, teaming, etc., .	11 50	
C. D. Bent, teams, .	12 00	
The Fairbanks Co., scales, .	9 00	
C. C. Graves, fish food, etc., .	241 50	
		\$2,860 78
		\$6,699 88

No. 24.**SHELL-FISH COMMISSION.**

Orders in favor of		
Christian Swartz, Commissioner, services and expenses, .		\$500 00
George C. Waldo, Commissioner, services and expenses, .	500 00	
Seth Sanford, Commissioner, services and expenses, .	500 00	
Christian Swartz, Commissioner, premium on bond, .	10 50	
Seth Sanford, Commissioner, premium on bond, .	21 00	
A. McC. Mathewson, Clerk, salary, .	1,400 00	
A. McC. Mathewson, Clerk, premium on bond, .	10 50	
Pan-American exhibit, .	200 00	
Walter A. Riley, Auditor, .	10 00	
James P. Bree, Auditor, .	10 00	
		\$3,162 00

EXPENSES OF SHELL-FISH COMMISSION.

Orders in favor of	
The Commissioners for —	
Office and incidental expenses, .	\$504 96
Engineer's department, .	467 00
Special engineering, .	87 90

Shell-Fish Com'n. — Conclu.	State Board of Health.	R. R. Com'rs.
Taxes, ...	455 57	
Inspecting and buoying natural oyster beds, ...	1,656 06	
Oyster police, ...	2,436 36	
Inspection of mud dumping, ...	77 50	
Repairing signals, ...	187 00	
		\$5,872 35
		<u>\$9,034 35</u>

No. 25.

STATE BOARD OF HEALTH.

Orders in favor of	
Charles A. Lindsley, Secretary, salary, ...	\$1,983 33
Charles A. Lindsley, Secretary, ex- penses of Board, ...	3,500 00
Charles A. Lindsley, Secretary, in- vestigating pollution of streams, ...	2,500 00
Charles A. Lindsley, Secretary, pre- mium on bond, ...	10 50
	<u>\$7,993 83</u>

No. 26.

RAILROAD COMMISSIONERS.

Orders in favor of	
William O. Seymour, Commissioner, salary, ...	\$3,000 00
Washington F. Willcox, Commis- sioner, salary, ...	3,000 00
O. R. Fyler, Commissioner, salary, ...	3,000 00
O. R. Fyler, Commissioner, expenses, ...	78 20
Henry F. Billings, Clerk, salary, ...	1,800 00
Henry F. Billings, Clerk, office ex- penses, ...	1,573 52
Southern New England Telephone Co., ...	2 50
W. G. Smith, electrical expert, services, ...	159 43
F. L. Ford, services on trolley maps, ...	125 00
	<u>\$12,738 65</u>

Bank Commissioners.**Insurance Commissioner.**

No. 27.

BANK COMMISSIONERS.

Orders in favor of	
Charles H. Noble, Commissioner, salary and expenses, ...	\$3,000 00
George F. Kendall, Commissioner, salary and expenses, ...	3,000 00
Charles H. Noble, Commissioner, incidental expenses, ...	8 14
White & Kemble, maps, etc., ...	61 50
W. B. Dana Co., books, etc., ...	432 50
Adams Express Co., ...	5 25
The Case, Lockwood & Brainard Co., printing, etc., ...	190 40
	<u>\$6,697 79</u>

No. 28.

INSURANCE COMMISSIONER.

Orders in favor of	
Edwin L. Scofield, Commissioner, salary, ...	\$2,624 99
Theron Upson, Commissioner, salary, ...	875 01
Charles A. Hawley, Actuary, salary, ...	2,000 00
Theron Upson, Chief Clerk, salary, ...	1,350 00
Bryan H. Atwater, Chief Clerk, salary, ...	375 00
Frederick W. Skiff, Assistant Actuary, salary, ...	1,475 00
Charles B. Brown, Assistant Actuary, salary, ...	300 00
Geo. H. Bromfield, Assistant Clerk, salary, ...	1,500 00
Charles B. Brown, Assistant Clerk, salary, ...	1,050 03

No. 28.— Insurance Commissioner. — Continued.

Wm. L. Moran, Assistant Clerk, salary,	70 00
Fannie T. Skinner, Clerk, salary,	1,200 00
Effie P. Sprague, Clerk, salary,	840 00
Frances E. Jackson, Clerk, salary,	98 00
Wm. N. Pray, Clerk, salary,	770 00
Annette D. Lowrie, Clerk, salary,	840 00
Nettie W. Derrin, Clerk, salary,	755 00
Amelia Agney, Clerk, salary,	390 32
Howard J. Pratt, Clerk, salary,	130 00
Margaret McReynolds, Clerk, salary,	371 00
Clara L. Shea, Clerk, salary,	500 00
Nellie T. Tuite, Clerk, salary,	490 00
William L. Moran, Clerk, salary,	745 00
Geo. R. Glendinning, Clerk, salary,	35 00

\$18,784 35

PER DIEM SERVICES.

Orders in favor of	
Wm. N. Pray,	\$70 00
Geo. R. Glendinning,	480 00
John A. Butler,	350 00
Josephine L. Camp,	12 00
B. Winona Page,	3 00

\$915 00

OFFICE EXPENSES.

Orders for	
Printing and stationery,	\$3,290 53
Incidentals,	1,998 12
Quadrennial examinations,	2,106 15
Examination of fraternal societies,	826 89

\$8,221 69

FOR PREMIUMS ON BONDS.

Orders in favor of	
Theron Upson, Commissioner,	\$35 00
Bryan H. Atwater, Chief Clerk,	17 50

\$52 50

No. 28. — Ins. Com'r. — Condu. State B'd Charities. Taxes Refunded.

AUDITORS.

Orders in favor of			
Walter A. Riley,	.	.	\$60 00
James P. Bree,	.	.	60 00
			\$120 00
			\$28,093 54

No. 29.

STATE BOARD OF CHARITIES.

Orders in favor of			
Charles P. Kellogg, Secretary, salary,			\$1,500 00
Charles P. Kellogg, Secretary, ex-			
penses of Secretary and Board,	.		870 43
George F. Spencer, member, expenses,			9 50
H. H. Bridgman, member, expenses,	.		61 30
E. A. Down, M.D., member, expenses,			36 10
Mary Hall, member, expenses,	.		343 86
Mary Hall, Agent to Visit County			
Homes,	.		471 00
Rebekah G. Bacon, member, expenses,			233 65
Rebekah G. Bacon, Agent to Visit			
County Homes,	.		502 50
			\$4,028 34

No. 30.

TAXES REFUNDED.

Orders in favor of			
James Hine,	.	.	\$2 88
Holmes & Gay,	.	.	23 10
Estate of Martha M. Bennett,	.	.	55 40
Estate of Lucy M. Wait,	.	.	33 43
Henry W. Farnum,	.	.	300 00
			\$414 81

Pharmacy Commission.Special Commissions.

No. 31.

PHARMACY COMMISSION.

Orders in favor of		
George L. Ellsbree, Commissioner,		
salary,		\$150 00
George L. Ellsbree, Treasurer, ex-		
penses of Commission,	142 29	
Willis I. Mix, Commissioner, salary,	150 00	
Willis I. Mix, Commissioner, clerical		
services,	50 00	
Richard H. Kimball, Commissioner,		
salary,	150 00	
		<u>\$642 29</u>

No. 32.

SPECIAL COMMISSIONS.

PUTNAM MEMORIAL CAMP.

Orders in favor of		
The Treasurer of Commission, ex-		
penses for care of grounds,	\$2,193 90	
The Treasurer of Commission, ex-		
penses of Commissioners,	64 25	
The Treasurer, premium on bond,	1 75	
		<u>\$2,259 90</u>

COMMISSION ON UNIFORMITY OF STATE LEGISLATION.

Orders in favor of		
Lyman D. Brewster, Chairman,		\$372 16

COMMISSION ON REVISION OF STATUTES.

Orders in favor of		
The Commissioners, sundry expenses,	\$3,600 00	
The Case, Lockwood & Brainard Co.,		
printing,	122 34	
		<u>\$3,722 34</u>

No. 82. — Special Commissions. — Concluded.COMMISSIONER TO PARIS AND BUFFALO EXPOSITIONS.

Orders in favor of	
Benj. H. Lee, Commissioner, salary, .	\$157 87
Benj. H. Lee, Commissioner, expenses,	166 39
James M. Parkins, expenses, .	75 00
	\$399 26

COMMISSIONER TO CHARLESTON EXPOSITION.

Orders in favor of	
Henry B. Carter, Commissioner,	
salary, ...	\$1,400 00
Henry B. Carter, Commissioner, ex-	
penses, ...	90 35
	\$1,490 35

SEWERAGE COMMISSION.

Orders in favor of	
Lorin A. Cooke, Commissioner, salary,	\$500 00
Lorin A. Cooke, Commissioner, ex-	
penses, ...	15 27
E. H. Jenkins, Commissioner, salary,	500 00
E. H. Jenkins, Commissioner, expenses,	40 86
John N. Woodruff, Commissioner,	
salary, ...	500 00
John N. Woodruff, Commissioner, ex-	
penses, ...	48 17
Robt. A. Cairns, Commissioner, salary,	500 00
Robt. A. Cairns, Commissioner, ex-	
penses, ...	107 40
F. R. Gallagher, Commissioner, ex-	
penses, ...	65 50
Chas. W. Comstock, Commissioner,	
salary, ...	500 00
Chas. W. Comstock, Commissioner,	
expenses, ...	12 62
	\$2,789 82
	<u>\$11,033 83</u>

Bureau of Labor Statistics.

No. 33.

BUREAU OF LABOR STATISTICS.

Orders in favor of	
Harry E. Back, Commissioner, salary,	\$2,500 00
Harry E. Back, Commissioner, office expenses, ...	124 03
William D. Parker, Clerk, salary, ...	1,800 00
William D. Parker, Clerk, office expenses, ...	1,112 95
Bertha M. Hovey, Assistant, ...	12 00
Grace M. Stanley, Assistant, ...	538 00
F. H. Hoyt, services, ...	30 00
The Case, Lockwood & Brainard Co., printing, etc., ...	56 35
Smith & McDonough, stationery, etc., ...	18 35
The Capitol Printing Co., printing, etc., ...	24 00
New England Newspaper Bureau, clippings, ...	115 00
	\$6,330 68

SERVICES AND EXPENSES OF SPECIAL AGENTS.

Orders in favor of	
George A. Parsons, ...	\$1,619 95
George A. Williams, ...	157 57
Thomas W. Hewlings, ...	47 37
Eli Brunnell, ...	61 26
John J. O'Neil, ...	32 90
George E. Marsh, ...	104 51
Wm. H. Taylor, ...	180 66
	\$2,204 22

FREE EMPLOYMENT BUREAUS.**HARTFORD OFFICE.**

Wm. H. Hamilton, Superintendent —	
Orders for	
Salary, ...	\$1,100 00

No. 33. — Bureau of Labor Statistics. — *Continued.*

Expenses,	.	.	.	.	412	72
Equipment,	.	.	.	.	85	59
Rent,	.	.	.	.	325	00
					\$1,923 31	

E. J. Blake, Superintendent —

Orders for

Salary,	.	.	.	.	\$100	00
Expenses,	.	.	.	.	102	90
					\$202 90	

\$2,126 21

NEW HAVEN OFFICE.

J. J. Linsley, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	245	44
Equipment,	.	.	.	.	15	35
Rent,	.	.	.	.	399	96

\$1,860 75

WATERBURY OFFICE.

E. H. Belden, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	242	74
Equipment,	.	.	.	.	107	89
Rent,	.	.	.	.	300	00

\$1,850 63

NORWICH OFFICE.

S. H. Reeves, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	121	51
Equipment,	.	.	.	.	74	27
Rent,	.	.	.	.	240	00

\$1,635 78

BRIDGEPORT OFFICE.

Charles Keller, Superintendent —

Orders for

Salary,	.	.	.	.	\$1,200	00
Expenses,	.	.	.	.	348	64

No. 33. — Bureau of Labor Statistics. — Conclu. Insp't'r of Factories.

Equipment, ...	112 80	
Rent, ...	240 00	
		\$1,901 44
Orders in favor of		
Harry E. Back, Commissioner, pre- mium on bond, ...	\$1 75	
Harry E. Back, Commissioner, bills paid, etc., ...	9 64	
Harry E. Back, Commissioner, ex- penses at convention, ...	47 00	
William D. Parker, Clerk, expenses at convention, ...	52 70	
Journal Publishing Co., printing, etc.,	349 73	
Register Publishing Co., printing, etc.,	25 00	
Farmer Publishing Co., printing, etc.,	18 00	
Smith & McDonough, stationery, etc.,	15 50	
		\$519 32
		\$18,429 03

No. 34.

INSPECTOR OF FACTORIES.

Orders in favor of		
George L. McLean, Inspector, salary,	\$1,500 00	
George L. McLean, Inspector, expenses,	469 32	
B. Winona Page, Clerk, salary,	401 00	
Herbert M. Evans, Clerk, salary,	32 50	
		\$2,402 82

SERVICES AND EXPENSES OF SPECIAL AGENTS.

Orders in favor of		
Henry O. Nichols, ...	\$1,669 76	
John H. Quinlan, ...	1,684 32	
		\$3,354 08
		\$5,756 90

Grade Crossings. Bridge Commis'n. School Fund Commissioner.

No. 35.

SEPARATING GRADE CROSSINGS.

No orders drawn.

No. 36.

CONNECTICUT RIVER BRIDGE AND HIGHWAY
DISTRICT COMMISSION.

Orders in favor of
The Treasurer of Commission, . . . \$21,409 74

No. 37.

SCHOOL FUND COMMISSIONER.

Orders in favor of
Carnot O. Spencer, Commissioner,
salary, ... \$2,500 00
Carnot O. Spencer, Commissioner,
premium on bond, ... 175 00
Wm. H. Pond, Chief Clerk, salary, . . . 1,800 00
Wm. H. Pond, Chief Clerk, premium
on bond, ... 52 50
Charles W. Skinner, Assistant, salary, . . 1,400 00
Charles W. Skinner, Assistant, pre-
mium on bond, ... 35 00
Walter A. Riley, Auditor, ... 70 00
James P. Bree, Auditor, ... 80 00

\$6,112 50

EXPENSES OF MANAGEMENT.

Orders in favor of
Carnot O. Spencer, Commissioner,
office expenses, ... \$1,735 87
Carnot O. Spencer, Commissioner,
real estate, ... 298 15
Carnot O. Spencer, Commissioner,
Agricultural College Fund, ... 597 75

\$2,631 77
\$8,744 27

County Health Officers.

No. 38.

COUNTY HEALTH OFFICERS.**HARTFORD COUNTY.**

Orders in favor of Daniel A. Markham, services and ex- penses, ...	\$1,449 89
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NEW HAVEN COUNTY.

Orders in favor of Carleton E. Hoadley, services and ex- penses, ...	\$1,782 07
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NEW LONDON COUNTY.

Orders in favor of Edward W. Higgins, services and ex- penses, ...	\$649 46
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FAIRFIELD COUNTY.

Orders in favor of George E. Hill, services and expenses,	\$1,007 07
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WINDHAM COUNTY.

Orders in favor of William A. King, services and ex- penses, ...	\$969 53
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LITCHFIELD COUNTY.

Orders in favor of Frank W. Etheridge, services and ex- penses, ...	\$692 23
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MIDDLESEX COUNTY.

Orders in favor of Wesley U. Pearne, services and ex- penses, ...	\$1,965 73
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TOLLAND COUNTY.

Orders in favor of E. M. Yeomans, services and expenses,	\$740 16
	\$9,256 14

State Reformatory.Highway Commissioner.

No. 39.

STATE REFORMATORY.

No orders drawn.

No. 40.

HIGHWAY COMMISSIONER.

Orders in favor of

James H. Macdonald, Commissioner,		
salary,	\$3,000 00	
James H. Macdonald, Commissioner,		
office expenses and clerical assist-		
ance,	3,863 48	
James H. Macdonald, Commissioner,		
traveling expenses, etc.,	1,100 65	
		\$7,964 13

IMPROVEMENTS ON HIGHWAYS.

Orders in favor of

HARTFORD COUNTY.

Berlin, ...	\$734 00
Bloomfield, ...	9 27
Bristol, ...	1,733 33
Burlington, ...	375 00
Canton, ...	666 67
East Granby, ...	225 00
East Windsor, ...	666 67
Farmington, ...	66 54
Granby, ...	667 00
Hartland, ...	667 00
Marlborough, ...	375 00
Newington, ...	2,325 00
Simsbury, ...	1,458 07
Southington, ...	1,853 33

No. 40.— Highway Commissioner.— *Continued.*

South Windsor, ...	1,733 33
West Hartford, ...	1,733 33
Wethersfield, ...	83 03
Windsor, ...	666 67
	\$16,038 24

NEW HAVEN COUNTY.

Beacon Falls, ...	\$308 33
Bethany, ...	750 00
Branford, ...	666 67
Cheshire, ...	501 00
East Haven, ...	2,400 00
Guilford, ...	350 00
Madison, ...	1,733 33
Middlebury, ...	75 00
North Branford, ...	57 22
North Haven, ...	150 00
Orange, ...	1,800 00
Prospect, ...	375 00
Southbury, ...	750 00
Waterbury, ...	3,000 00
Woodbridge, ...	771 08
	\$13,687 63

NEW LONDON COUNTY.

New London, ...	\$3,067 33
Bozrah, ...	2,139 00
Colchester, ...	375 00
East Lyme, ...	1,950 00
Franklin, ...	62 22
Griswold, ...	666 67
Lebanon, ...	375 00
Ledyard, ...	3,000 00
Lisbon, ...	575 00
Montville, ...	1,334 00
Preston, ...	750 00
Sprague, ...	750 00
Voluntown, ...	450 00
Waterford, ...	1,733 33
	\$17,227 55

No. 40. — Highway Commissioner. — *Continued.*

FAIRFIELD COUNTY.

Bridgeport,	.	.	.	.	\$3,000 00
Brookfield,	.	.	.	.	750 00
Darien,	.	.	.	.	1,733 33
Easton,	.	.	.	.	500 00
Fairfield,	.	.	.	.	2,340 00
Greenwich,	.	.	.	.	2,066 66
New Fairfield,	.	.	.	.	750 00
Newtown,	.	.	.	.	1,000 00
Norwalk,	.	.	.	.	50 00
Redding,	.	.	.	.	300 00
Ridgefield,	.	.	.	.	2,066 66
Sherman,	.	.	.	.	750 00
Stamford,	.	.	.	.	2,486 88
Trumbull,	.	.	.	.	206 25
Weston,	.	.	.	.	232 50
Westport,	.	.	.	.	2,129 07
Wilton,	.	.	.	.	1,501 00
					\$21,862.35

WINDHAM COUNTY.

Brooklyn,	.	.	.	.	\$200 00
Ashford,	.	.	.	.	750 00
Plainfield,	.	.	.	.	1,333 96
Pomfret,	.	.	.	.	230 09
Putnam,	.	.	.	.	348 33
Scotland,	.	.	.	.	375 00
Sterling,	.	.	.	.	450 00
Woodstock,	.	.	.	.	101 00
					\$3,788 38

LITCHFIELD COUNTY.

Litchfield,	.	.	.	.	\$121 83
Barkhamsted,	.	.	.	.	750 00
Bethlehem,	.	.	.	.	375 00
Canaan,	.	.	.	.	750 00
Colebrook,	.	.	.	.	667 00
Cornwall,	.	.	.	.	724 15
Harwinton,	.	.	.	.	400 00
Kent,	.	.	.	.	750 00
Morris,	.	.	.	.	375 00
New Hartford,	.	.	.	.	666 67

No. 40. — Highway Commissioner. — Continued.

North Canaan, ...	1,733 33
Norfolk, ...	3,000 00
Roxbury, ...	375 00
Salisbury, ...	3,000 00
Sharon, ...	2,999 70
Torrington, ...	998 56
Warren, ...	750 00
Winchester, ...	3,000 00
Woodbury, ...	750 00
	<u>\$22,186 24</u>

MIDDLESEX COUNTY.

Middletown, ...	\$1,534 75
Haddam, ...	1,950 00
Chatham, ...	301 00
Clinton, ...	2,072 50
East Haddam, ...	62 41
Essex, ...	1,501 00
Killingworth, ...	750 00
Middlefield, ...	1,701 00
Portland, ...	406 19
Saybrook, ...	255 36
Westbrook, ...	1,172 25
	<u>\$11,706 46</u>

TOLLAND COUNTY.

Tolland, ...	\$750 00
Bolton, ...	375 00
Columbia, ...	248 29
Coventry, ...	750 00
Ellington, ...	931 50
Hebron, ...	750 00
Mansfield, ...	750 00
Somers, ...	706 50
Stafford, ...	2,000 00
Union, ...	750 00
Vernon, ...	1,733 33
Willington, ...	1,612 50
	<u>\$11,357 12</u>

\$117,853 97

No. 40.—Highway Commis'er.—*Concl'd.* Mediation and Arbitration.**FOR INSPECTION OF HIGHWAYS.**

Orders in favor of

Wm. R. McDonald,	.	.	.	\$1,522 44
F. R. Wadhams,	.	.	.	226 27
Mortimer Doran,	.	.	.	180 00
Jas. A. Carpenter,	.	.	.	150 00
E. N. Phelps,	.	.	.	69 00
Wm. H. Kelsey,	.	.	.	81 00
John Brophy,	.	.	.	180 00
John E. Egan,	.	.	.	24 00
A. W. Ladd,	.	.	.	48 00
M. W. Leonard,	.	.	.	72 00
A. H. Lamphere,	.	.	.	108 00
P. B. Leonard,	.	.	.	186 00
Robt. P. Wadhams,	.	.	.	99 50
Geo. W. Lovejoy,	.	.	.	36 00
Frank M. Ladd,	.	.	.	192 00
Walter A. Main,	.	.	.	195 00
N. S. Comstock,	.	.	.	123 00
J. H. Selleck,	.	.	.	100 50
W. H. Kelsey,	.	.	.	18 00

\$3,610 71

\$129,428 81

No. 41.

STATE BOARD OF MEDIATION AND ARBITRATION.

Orders in favor of

Franklin T. Ives, services and ex-	.	.	.	
penses as Member,	.	.	.	\$65 33
George A. Parsons, services and ex-	.	.	.	
penses as Member and Clerk,	.	.	.	66 30
The Case, Lockwood & Brainard Co.,	.	.	.	
printing, etc.,	.	.	.	17 55

\$149 18

Building and Loan Commis'r.**Tax Commis'r.****Fire Marshal.**

No. 42.

BUILDING AND LOAN COMMISSIONER.

Orders in favor of	
Morris C. Webster, Commissioner,	
salary,	\$2,500 00
Morris C. Webster, Commissioner,	
expenses,	440 36
	<u>\$2,940 36</u>

No. 43.

TAX COMMISSIONER.

Orders in favor of	
Andrew F. Gates, Commissioner,	
salary,	\$3,000 00
Andrew F. Gates, Commissioner,	
expenses,	234 20
Andrew F. Gates, Commissioner,	
clerical services,	1,042 00
The Case, Lockwood & Brainard Co.,	
printing, etc.,	52 15
	<u>\$4,328 35</u>

No. 44.

FIRE MARSHAL.

Orders in favor of	
John A. Rusling, Marshal, salary,	\$2,500 00
John A. Rusling, Marshal, expenses,	979 58
John A. Rusling, Marshal, clerical	
services,	521 65

No. 44.—Fire Marshal.—*Concluded.*

Elmore S. Banks, Deputy Marshal,	
salary, ...	1,250 00
Wm. E. Seeley, Jr., Deputy Marshal,	
salary, ...	250 00
The Case, Lockwood & Brainard Co.,	
printing, etc., ...	101 45
The Marigold-Foster Printing Co.,	
printing, etc., ...	15 00
	\$5,617 68

GENERAL ACCOUNT

OF ALL

Receipts and Expenditures

FOR THE

Fiscal Year Ended September 30, 1902.

Expenditures.

General Account of Expenditures.

For payments from the Treasury from the 1st day of October, 1901, to the 30th day of September, 1902, for the current expenses of the Government, as per preceding accounts, under the following heads, viz.:

No.	
1	Sessions of the General Assembly (including Constitutional Con- vention), ... \$25,362 81
2	Salaries and expenses in Execu- tive offices, ... 39,314 14
3	Judicial expenses, ... 401,324 99
4	Board of prisoners in County Jails, ... 100,977 43
5	State Capitol and Grounds, ... 64,407 99
6	Contingent expenses, ... 24,665 63
7	State Board of Education, ... 31,863 11
8	State Normal Schools, ... 57,864 78
9	Common schools, ... 483,623 53
10	State Library, ... 8,207 96
11	State Prison, ... 55,876 50
12	Connecticut School for Boys, ... 61,123 27
13	Connecticut Industrial School for Girls, ... 44,676 67
14	State paupers, ... 8,388 67
15	Humane institutions, ... 469,490 47
16	Sick and wounded soldiers, ... 94,600 00
17	Deceased soldiers, ... 12,376 21
18	Agricultural affairs, ... 58,589 61
19	National Guard, ... 148,884 24
20	Governor's Guard, ... 9,273 91
21	Printing and circulating public documents, ... 72,184 90
22	Soldiers' children, ... 1,683 00
23	Fish and Game Commission, ... 6,699 88
24	Shell-fish Commission, ... 9,034 35
25	State Board of Health, ... 7,993 83
26	Railroad Commissioners, ... 12,738 65
27	Bank Commissioners, ... 6,697 79
28	Insurance Commissioner, ... 28,093 54
29	State Board of Charities, ... 4,028 34

Receipts.

General Account of Receipts.

*By payments into the Treasury from the 1st day of October, 1901,
to the 30th day of September, 1902.*

By balance to credit of Civil List		
Funds, October 1, 1901, . . .	\$410,273	24
Interest on School Fund, transferred, . . .	110,524	21
Avails of courts, clerks' fees, . . .	24,567	60
Commissioners of Pharmacy, . . .	187	00
Commissioners of Shell-fisheries, . . .	9,242	56
Comptroller (statutes sold), . . .	878	00
Corporate franchise tax, . . .	2,250	00
Corporation capital fee, . . .	22,435	50
Escheated estates, . . .	397	44
Express companies, tax on, . . .	11,446	98
Fees from Executive Secretary, . . .	336	00
Fees from Secretary's office, . . .	11,515	56
Inheritance tax, . . .	335,734	96
Insurance Commissioner, receipts of, . . .	108,666	16
Interest account, . . .	31,611	70
Investments, tax on, . . .	147,641	88
Military commutation tax, . . .	155,278	10
Itinerant venders' license fees, . . .	300	00
Miscellaneous receipts, . . .	49,338	37
Mutual fire insurance companies, tax on, . . .	12,069	01
Mutual life insurance companies, tax on, . . .	310,402	98
National aid to State Homes, D. V. S., . . .	51,960	38
Nonresident stock tax, . . .	141,131	35
Railroads, steam, tax on, . . .	984,918	37
Railroads, street, tax on, . . .	238,922	50
Rolling stock companies, tax on, . . .	130	55
Salaries and expenses of the Bank Commissioners, . . .	6,700	45
Salary and expenses of the Building and Loan Commissioner, . . .	844	83
Salaries and expenses of the Railroad Commissioners, . . .	12,804	07
Savings banks, tax on, . . .	445,721	77

Expenditures. — Continued.*General Account of Expenditures. — Continued.*

No.

30	Taxes refunded, ...	414 81
31	Pharmacy Commission, ...	642 29
32	Special commissions, ...	11,033 83
33	Bureau of Labor Statistics, ...	18,429 03
34	Inspector of Factories, ...	5,756 90
35	Separating grade crossings, . . . . .	.....
36	Connecticut River Bridge and Highway District Commission, ...	21,409 74
37	School Fund Commission, ...	8,744 27
38	County health officers, ...	9,256 14
39	State Reformatory, . . . . .	.....
40	Highway Commission, ...	129,428 81
41	State Board of Mediation and Arbitration, ...	149 18
42	Building and Loan Commissioner, ...	2,940 36
43	Tax Commissioner, ...	4,328 35
44	Fire Marshal, ...	5,617 68

\$2,568,207 59

Interest on State bonds, ...	\$65,360 38
Interest on Agricultural College Fund in Treasury, ...	134 10
Interest on principal of School Fund in Treasury, ...	317 46
Interest on interest of School Fund in Treasury, ...	982 02
Interest on Town Deposit Fund, ...	131 62
State bonds purchased, ...	468,000 00
Premium on State bonds purchased, ...	9,477 30

\$544,402 88

Carried forward, ... \$3,112,610 47

Receipts. — Continued.

General Account of Receipts. — Continued.

Telegraph and telephone companies, tax on,	19,606 45
	<u>\$3,657,837 97</u>

Fines, Forfeitures, Etc.

By cash of Arthur F. Eggleston, State's Attorney, Hartford County,	\$4,653 78
William H. Williams, State's Attor- ney, New Haven County,	7,309 16
John P. Kellogg, Assistant State's Attorney, New Haven County,	255 17
Solomon Lucas, State's Attorney, New London County,	124 03
Samuel Fessenden, State's Attor- ney, Fairfield County,	1,617 29
John L. Hunter, State's Attorney, Windham County,	2,263 27
Donald T. Warner, State's Attor- ney, Litchfield County,	1,108 26
John M. Murdoch, State's Attor- ney, Middlesex County,	727 15
Joel H. Reed, State's Attorney, Tol- land County,	60 14
Robert J. Woodruff, Prosecuting Attorney, New Haven County,	1,228 67
A. P. Bradstreet, Prosecuting At- torney, Waterbury District,	1,084 09
H. A. Hull, Prosecuting Attorney, New London County,	1,611 04
M. Kenealy, Prosecuting Attorney, Fairfield County,	3,396 25
George A. Conant, Clerk, Hartford County Superior,	51 30
Samuel J. Marsh, Assistant Clerk, New Haven County Superior,	71 70
John C. Averill, Clerk, New Lon- don County Superior,	203 14
D. C. Kilbourn, Clerk, Litchfield County Superior,	6 55

Expenditures. — *Concluded.*

General Account of Expenditures. — Continued.

Brought forward, ... \$3,112,610 47

Add for Civil List Orders outstanding October 1,
1901, ... \$3,701 87
\$3,116,312 34

Deduct for Civil List Orders outstanding October
1, 1902, ... 2,624 77
\$3,113,687 57

Balance in Treasury, October 1, 1902, ... 571,697 90
\$3,685,385 47
== == ==

Receipts. — Concluded.*General Account of Receipts. — Continued.*

C. G. R. Vinal, Clerk, Middlesex County Superior, ...	14 20	
L. T. Tingier, Clerk, Tolland County Superior, ...	10 77	
M. H. Moyer, Clerk, Hartford Com- mon Pleas, ...	200 00	
F. L. Averill, Clerk, New Haven Common Pleas, ...	1,196 11	
John C. Averill, Clerk, New Lon- don Common Pleas, ...	4 50	
W. F. Dowd, Clerk, Litchfield Com- mon Pleas, ...	5 83	
L. F. Root, Clerk, Waterbury Dis- trict Court, ...	120 10	
E. L. Isbell, Clerk, City Court, New Haven, ...	200 00	
L. C. Hinman, Clerk, City Court, Meriden, ...	25 00	
		\$27,547 50
		\$3,685,385 47
Balance in Treasury, October 1, 1902,		\$571,697 90

Abstracts of Expenditures.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR NINE YEARS, ENDED SEPTEMBER 30, 1902.

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Pris- oners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1894	\$3,600 03	\$26,938 97	\$382,691 44	\$105,210 78	\$37,556 68	\$18,146 82	\$25,812 90
1895	161,839 77	44,154 44	369,362 51	100,201 11	36,700 23	21,706 19	27,000 81
1896	845 93	34,436 04	366,765 65	119,072 87	38,226 48	21,147 09	31,315 58
1897	143,876 51	34,311 97	369,115 19	123,077 88	39,056 16	16,164 83	28,067 15
1898	444 10	27,849 59	372,322 42	114,565 76	39,802 17	16,482 32	25,192 75
1899	148,355 08	38,417 23	339,424 55	112,682 62	45,294 16	17,399 32	28,865 88
1900	282 75	34,731 50	364,555 92	98,239 77	61,686 43	30,120 77	29,451 46
1901	167,664 48	37,318 22	350,808 21	106,509 55	59,519 51	36,602 88	32,372 68
1902	25,362 81	39,314 14	401,324 99	100,977 43	64,407 99	24,665 63	31,863 11
	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecticut School for Boys.	13 Connecticut Industrial School.	14 State Paupers.
1894	\$138,722 07	\$266,392 37	\$2,932 80	\$51,363 66	\$79,714 52	\$57,892 78	\$6,154 20
1895	108,630 17	263,343 96	3,032 25	44,685 44	71,642 02	41,329 25	4,544 64
1896	93,181 40	270,564 07	3,481 72	63,782 50	79,461 95	40,784 82	4,371 38
1897	84,091 43	414,401 50	2,743 01	81,959 17	76,353 69	42,301 05	4,908 37
1898	64,115 64	425,561 84	2,867 08	64,637 16	72,713 81	43,004 81	5,586 28
1899	68,747 97	440,415 93	3,569 67	64,917 30	68,195 10	42,240 82	4,361 26
1900	53,482 92	454,652 97	4,499 64	84,134 20	70,677 78	44,644 59	5,270 75
1901	66,619 54	468,851 60	4,737 45	120,631 41	69,085 98	47,623 32	4,873 81
1902	57,864 78	483,623 53	8,207 96	55,876 50	61,123 27	44,676 67	8,388 67
	15 Humane Institutions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricultural Affairs.	19 National Guard.	20 Governor's Guard.	21 Printing Pub- lic Docu- ments.
1894	\$210,067 07	\$80,000 00	\$10,334 00	\$49,193 14	\$175,773 08	\$14,638 86	\$48,175 05
1895	236,630 22	77,800 00	8,937 50	62,097 36	202,280 28	6,097 08	50,069 02
1896	267,574 50	74,700 00	12,466 36	101,651 97	138,895 15	14,370 81	57,282 98
1897	304,193 02	70,000 00	10,617 50	80,500 38	159,444 92	9,017 88	54,232 69
1898	266,386 32	80,000 00	10,052 50	45,984 03	207,806 13	5,604 43	44,641 77
1899	314,943 58	75,246 00	10,556 50	48,767 14	215,335 32	7,683 93	43,973 92
1900	365,684 01	96,500 00	11,544 15	48,881 92	157,363 80	8,382 66	52,497 32
1901	364,308 63	91,500 00	11,105 85	53,778 51	155,402 30	9,188 81	52,992 39
1902	469,490 47	94,600 00	12,376 21	56,589 61	148,884 24	9,273 91	72,184 90
	22 Soldiers' Children.	23 Fish and Game Commissioners.	24 Shell-Fish Commis- sioners.	25 State Board of Health.	26 Railroad Com- missioners.	27 Bank Com- missioners.	28 Insurance Commis- sioner.
1894	\$4,428 63	11,790 94	\$4,420 25	\$7,000 00	\$17,350 23	\$5,942 40	\$23,285 24
1895	4,888 93	4,840 66	5,845 21	7,400 00	12,123 49	6,518 80	25,715 15
1896	4,417 31	7,421 22	8,320 86	7,400 00	11,644 50	6,150 00	33,799 92
1897	3,574 40	8,197 77	10,532 04	7,450 00	12,451 14	6,650 00	35,932 88
1898	3,215 72	6,749 30	9,068 01	7,800 00	12,137 58	6,441 75	36,656 20
1899	2,734 36	5,452 50	10,777 01	7,307 50	11,666 20	6,041 55	32,450 31
1900	2,645 75	10,399 97	8,650 31	7,800 00	11,851 03	6,707 10	27,471 08
1901	2,176 01	9,000 07	9,000 07	7,844 15	11,972 24	5,407 18	26,763 94
1902	1,687 00	6,199 88	9,974 35	7,991 83	12,738 65	6,697 79	28,093 54

Abstracts of Expenditures. — *Concluded.*

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR NINE YEARS, ENDED SEPTEMBER 30, 1902. — CONCLUDED.

	29 State Board of Charities.	30 Taxes Refunded.	31 Pharmacy Commission.	32 Special Com- missions.	33 Bureau of Labor Statistics.	34 Inspector of Factories.
1894	\$4,123 10	\$735 11	\$1,403 25	\$9,108 57	\$6,834 30	\$5,303 35
1895	2,858 73	54 00	1,375 73	13,666 85	8,168 42	4,906 07
1896	3,834 49	428 30	1,330 45	173,147 67	7,916 20	4,887 82
1897	3,451 53	2,376 01	1,183 38	16,950 94	8,693 46	4,061 52
1898	4,423 70	526 70	1,404 05	5,766 83	7,230 40	4,663 71
1899	4,190 94	2,449 08	1,201 37	8,454 20	7,213 41	4,338 02
1900	3,275 50	72 13	1,377 98	11,438 33	7,172 22	5,185 93
1901	4,355 52	2,421 72	1,399 90	44,247 94	9,299 10	5,210 97
1902	4,028 34	474 81	642 20	11,033 83	18,420 03	5,756 90
	35 Separating Grade Crossings.	36 Hartford Bridge Com- mission.	37 School Fund.	38 County Health Officers.	39 State Re- formatory.	40 State Highway Commis- sioner.
1894	\$6,217 03	\$5,107 93	\$15,805 65	\$7,500 40	.....	.....
1895	21,933 52	0,000 33	15,886 91	8,490 20	\$180 92	\$1,984 47
1896	.....	40,867 20	29,583 84	8,756 50	19,164 43	43,545 68
1897	.....	15,000 00	12,686 55	8,102 05	17,783 30	122,348 61
1898	.....	14,402 17	12,558 35	8,767 79	1,090 84	78,721 93
1899	20,736 82	16,179 61	13,139 85	6,519 80	.....	117,973 56
1900	122 53	17,536 62	18,123 86	7,123 85	.....	90,163 15
1901	.....	4,215 02	8,565 62	6,920 83	.....	183,924 12
1902	.....	21,409 74	8,744 27	9,256 14	.....	129,428 81
	41 State Board of Mediation and Arbitra- tion.	42 Building and Loan Com- missioner.	43 Tax Com- missioner.	44 Fire Marshal.	Total, not in- cluding in- terest paid on State Bonds.	
1894	.....	.....	.....	.....	\$1,918,677 55	
1895	.....	.....	.....	.....	2,108,116 63	
1896	\$50 14	.....	.....	.....	2,238,055 77	
1897	13 90	.....	.....	.....	2,445,716 87	
1898	.....	\$3,313 60	.....	.....	2,160,577 81	
1899	.....	2,873 94	.....	.....	2,422,136 94	
1900	34 29	3,401 65	.....	.....	2,325,485 39	
1901	106 30	2,841 81	\$500 00	\$860 00	2,660,890 04	
1902	149 18	2,940 36	4,328 35	5,617 68	2,568,207 59	

* Including \$24,262.81 expenses of the Constitutional Convention of 1902.

Auditors' Certificate.

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
November 12, 1902.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Comptroller for the fiscal year ended September 30, 1902. We find vouchers for every order drawn, and have compared said vouchers with the accounts, and find them correct. The books of the Comptroller show the amount of cash in the Treasury to the credit of the Civil List Funds at the close of the fiscal year ended September 30, 1902, to be five hundred seventy-one thousand six hundred ninety-seven and ninety one-hundredths dollars (\$571,697.90).

WALTER A. RILEY,
JAMES P. BREE,

Auditors of Public Accounts.

State of Connecticut
PUBLIC DOCUMENT No. 40

SECOND BIENNIAL REPORT
OF THE
ATTORNEY-GENERAL
FOR THE
Two Years Ending January 6, 1903



CHARLES PHELPS
Attorney-General

Hartford Press
The Case, Lockwood & Brainard Company
1903

TABLE OF CONTENTS.

Act establishing the office of Attorney-General, ...	3
Introductory, ...	7
Actions within the State, ...	12
Actions without the State, ...	25
Opinions, ...	34
Statement of costs within the State, ...	74
Statement of costs without the State, ...	75
Library of the office, ...	77
Reports of Attorney-Generals, ...	79
Miscellaneous reports, ...	80
Index to cases within the State, ...	81
Index to cases without the State, ...	82
Index to opinions, ...	83

ACT ESTABLISHING THE OFFICE OF ATTORNEY-GENERAL.

(General Statutes, Revision of 1902.)

CHAPTER 9.

Attorney-General.

§ 145. Election; office; vacancy. There shall be an attorney-general chosen by ballot in the same manner as other state officers on the Tuesday after the first Monday of November, 1902, and quadrennially thereafter, to hold his office for a term of four years from and after the Wednesday following the first Monday of the next succeeding January, and until his successor is duly chosen and qualified. He shall be an elector of this state, and an attorney-at-law of at least ten years' active practice at the bar of this state. His office shall be at the capitol. Any vacancy arising shall be filled by appointment by the governor for the unexpired term.

§ 146. General duties of. The attorney-general shall have general supervision over all legal matters in which the state is an interested party, except those legal matters over which prosecuting officers have direction. He shall appear for the state, the governor, the lieutenant-governor, the secretary, the treasurer, and the comptroller, and for all heads of departments and state boards, commissioners, agents, inspectors, librarian, committees, auditors, chemists, directors, harbor masters, and institutions, and all suits and other proceedings, excepting upon criminal recognizances and bail bonds, in which the state is a party or is interested, or in which the official acts and doings of said officers are called in question

in any court or other tribunal, as the duties of his office shall require; and all such suits shall be conducted by him or under his direction. When any measure affecting the state treasury shall be pending before any committee of the general assembly, such committee shall give him reasonable notice of the pendency of such measure, and he shall appear and take such action as he may deem to be for the best interests of the state, and he shall represent the public interest in the protection of any gifts, legacies, or devises intended for public or charitable purposes. All legal services required by such officers and boards in matters relating to their official duties shall be performed by the attorney-general or under his direction. All writs, summonses, or other processes served upon such officer shall, forthwith, be transmitted by them to the attorney-general. All suits or other proceedings by them shall be brought by the attorney-general or under his direction. He shall, when required by either branch of the general assembly, give his opinion upon questions of law submitted to him by either of said branches. He may procure such assistance as he may require. Whenever any petition for divorce shall have been referred to any committee of the general assembly, such committee may give to the attorney-general reasonable notice of all hearings on such petition, and he shall thereupon take such action as he shall deem to be just in the premises, and he shall appear before such committee in such cases whenever in his opinion justice so requires.

§ 147. Biennial reports; bond. There shall be prepared by him and submitted to the governor a biennial report of the doings of his office; and he shall give account to the treasurer of the state for all fees, bills of costs, and moneys received and expended by him by virtue of his office. He shall be duly sworn, and shall give bond in the sum of five thousand dollars.

BIENNIAL REPORT.

*State of Connecticut,
Attorney-General's Office,
Hartford, January 7, 1903.*

To the Governor of the State of Connecticut:

*In compliance with section 147 of chapter 9, revision of 1902,
the second biennial report of the Attorney-General of the State of
Connecticut is herewith submitted.*

Charles Phelps -
Attorney-General.



INTRODUCTORY.

All matters in controversy referred to this office which have occupied the attention of the courts are presented in the following report.

There are, however, a few subjects of general interest that seem especially worthy of the attention of the people of the State.

The question of reciprocal legislation between this State and the State of New York is suggested by the still unsettled dispute between the authorities of the two states in regard to lobster fishing in the waters of the Race, within territory claimed exclusively by the State of New York, but easily accessible to the Noank fishermen.

The New York statute prohibits the taking of lobsters in these waters by nonresidents, but the Noank people claim to have acquired fishing rights therein which the State of New York should recognize. On one occasion wholesale arrests of Connecticut fishermen were made at the instigation of New York authorities, who do not concede the rights claimed by Noank fishermen, but contend that such rights cannot be acquired against a State.

It is, on the other hand, suggested that New York oystermen are encroaching upon oyster beds within the territory of this State, and that the whole subject of shell-fisheries should be settled by reciprocal legislation.

The New York authorities express willingness to encourage such legislation, or, failing that, to coöperate in obtaining from the legislature of New York a law allowing the Noank people to fish in the Race under the terms of a license to be taken out by the Connecticut lobstermen.

By the courtesy of Mr. Wood and Mr. Overton of the New York Commission the Noank fishermen, at the request of this office, have not been disturbed during the late lobster season.

It is evident, however, that some adjustment is necessary before the opening of the next season if arrests are to be avoided.

There are also difficulties arising in the administration of the franchise tax law which may be diminished by appropriate legislation. On July 1, 1901, the Consolidated Lake Superior Company paid, under protest, to the State a franchise tax of ninety-seven thousand dollars (\$97,000) on an increase of capital. It appears that the company when first organized paid into the State treasury, in compliance with an existing statute, a franchise tax of five thousand dollars (\$5,000), the maximum tax as then provided, including future increase of capital. It is claimed by the company that the full amount of both of these taxes ought not to be demanded by the State; that such taxation is inconsistent, and is contrary to the policy of the statute; that both taxes cannot, in the nature of the case, be legally due. The difficulty arises in the attempt to apply the law to the two conditions and to harmonize the two statutes. The matter should be adjusted before like conditions again arise.

The present game laws impose duties upon the Commissioners of Fisheries and Game, some discretionary and others mandatory, but do not provide the funds necessary to carry out the plain intent of the statute.

On account of this omission the Commissioners, although they have been alert to detect and punish violations of the game laws, have been seriously embarrassed.

This became evident in the attempt to obtain proof of the killing of deer, where in some instances officers have borne their own expenses in the effort to obtain evidence after an arrest.

To aid in the preservation of game, and incidentally to

stimulate interest in forestry, the legislature directed that the Commission should have power to establish State game preserves, and should, upon petition of five landowners of any town, take action in the matter. This proceeding involves a descriptive survey of the proposed premises, an examination of titles, the drawing and recording of leases, the securing of options from landowners, and a payment of not more than five dollars to each party who contributed leased territory. Here also the lack of funds has prevented the execution of the intent of the legislature.

A controversy has recently arisen which concerns the State's interest in the property comprising the so-called "Capitol Grounds."

By a special act of the legislature, passed at the January session of 1895, permission was given to the First Connecticut Heavy Artillery Association to erect a monument or memorial of its services upon the Capitol grounds, upon a site to be designated by the Comptroller.

The site so designated was upon the high ground just east of the Capitol building, and within the limits of the Capitol grounds as the same have been occupied by the State and recognized by the public ever since the building was erected.

On the 14th day of August, 1902, the City of Hartford, at the instance of the Board of Park Commissioners, obtained an injunction restraining the committee of the First Connecticut Heavy Artillery Association, and their contractor, from erecting any structure upon the site designated by the Comptroller.

The State was not made a party of record in the proceedings in court, but the Comptroller, having designated the site upon which the committee attempted to build, referred the matter to this office, and such action has been taken as seemed to be for the interest of the State.

It is a matter of record that in January, 1883, a commission, consisting of the State Comptroller and the entire Board of Park Commissioners, was appointed by a resolution of the

General Assembly to lay out, grade, and finish the Capitol grounds and to report their doings to the Assembly.

The late Governor Hubbard was a member of that commission and a report was made to the General Assembly, signed by Charles Dudley Warner as secretary, in which report the Capitol grounds were described as follows: "Bounded by the roadway in front of the State House on the north, Trinity Street on the east, Capitol Avenue on the south, and Broad Street and the Park River on the west." This report was accepted by the General Assembly and ordered on file in the Secretary of State's office, where it has remained ever since.

The site in question is within the limits of these boundaries. The State does not hold any deed to the property upon which the Capitol building stands, though it appears that such a deed was drawn at the instance of the Common Council of the city of Hartford, but was never executed, or at least never delivered.

If the present contention of the city is true, then the commissioners who defined the Capitol grounds were in error, and the State has no control of any of the land north of the Capitol and beyond the limits of the front steps of the main entrance.

This condition would, of course, be entirely unsuitable, for the State should control the approach to the main entrance of its Capitol. It has always exercised this control, and the property has been policed and cared for, improved and maintained at the State's expense.

There can be no serious conflict between the city and the State regarding the singularly effective site upon which the Capitol rests, or regarding its immediate surroundings; both are equally interested and take equal pride in the beauty and utility which are there combined.

The question, if any real one exists, originated in a misunderstanding which can easily be rectified if the city will give to the State a deed containing the same boundaries as those

described in the report of the Park Board when they were acting with the Comptroller upon the State commission.

A few mortgage foreclosure cases, scheduled in the report, appear from the date of their commencement to have remained pending in court for an unusual length of time. In each instance, however, they remained by consent of parties, arrangements having been perfected for payment in installments of the amount involved.

A handwritten signature in cursive script, reading "Charles Phelps". The signature is written in dark ink and is positioned above the printed title.

Attorney-General.

ACTIONS WITHIN THE STATE.

STATE

v.

TRAVELERS INSURANCE COMPANY.

SUIT FOR TAXES.

This action was commenced by writ and complaint dated November 19, 1898, and made returnable to the Superior Court for Hartford County on the first Tuesday of December, 1898, claiming an amount of unpaid taxes on 1,878 shares of stock.

Plaintiff's demurrer to defendant's answer was sustained by the court and judgment was rendered on February 3, 1900, for \$7,586.89 damages and \$63.71 costs.

The case was appealed by the defendant to the Supreme Court of Errors for the First Judicial District, and was argued at the March term of said court.

In October following, the Supreme Court rendered a decision confirming the judgment of the Superior Court.

On December 6, 1900, the defendant obtained a writ of error citing the State to appear before the Supreme Court of the United States for a review of the questions of law decided by the State court.

The case was argued in the United States Supreme Court April 14 and 15, 1902.

Judgment was affirmed with costs May 5, 1902.

On May 22, 1902, a check for \$29,240.33 was deposited by the Travelers Insurance Company with the State Treasurer in satisfaction of the judgment and of the accrued taxes and interest.

Costs amounting to \$149.71 were collected and deposited with the State Treasurer.

FREDERICK A. BETTS, INSURANCE COMMISSIONER,

v.

THE CONNECTICUT LIFE INSURANCE COMPANY OF
WATERBURY.

APPOINTMENT OF RECEIVER.

Application was made to the Superior Court at New Haven, March 22, 1899, for a temporary injunction and the appointment of a receiver for the Connecticut Life Insurance Company of Waterbury.

The application was granted and a decree was passed appointing the New Haven Trust Company receiver March 29, 1899.

The report of the receiver to the Insurance Commissioner required by law has not yet been filed with the Insurance Department.

FREDERICK A. BETTS, INSURANCE COMMISSIONER,

v.

THE WOOSTER INSURANCE COMPANY OF DANBURY.

APPOINTMENT OF RECEIVER.

Application was made to the Superior Court at Bridgeport, June 22, 1899, for the appointment of a receiver for the Wooster Insurance Company of Danbury.

The application was granted and a decree was passed appointing Horace Purdy of Danbury receiver June 27, 1899.

The final report of the receiver to the Insurance Commissioner was filed with the Insurance Department June 27, 1902.

STATE

v.

PATRICK CONORTON ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought by complaint dated August 23, 1899, returnable to the City Court of Hartford the first Monday of September, to foreclose a mortgage on land situated in the town of Hartford.

The action is still pending.

STATE

v.

FRANCIS E. MOREHOUSE ET AL.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County, by complaint dated May 21, 1900, and made returnable to the first Tuesday of June, to foreclose a mortgage on land situated in the town of Granby.

Judgment was rendered and decree passed April 19, 1901, limiting the time for redemption.

Title to the property passed to the State on June 17, 1901.

STATE

v.

CLARENCE M. NOBLE ET AL.

FORECLOSURE OF MORTGAGE.

This action came to the Superior Court for Hartford County by complaint dated May 22, 1900, and made returnable to the first Tuesday of June, to foreclose a mortgage on land situated in the town of Bridgeport.

On November 23, 1900, a decree was passed limiting the time for redemption.

Title to the property passed to the State on March 14, 1901.

MERSICK, TREASURER, AS TRUSTEE,

v.

HARTFORD & WEST HARTFORD HORSE RAILROAD
COMPANY.

CLAIM FOR TAXES DUE THE STATE.

This action was brought to the Superior Court for Hartford County by writ and complaint dated March 3, 1889, to foreclose a mortgage made by the Hartford and West Hartford Horse Railroad Company to the Treasurer of the State to secure an issue of its bonds, to obtain an order to sell all

rights conveyed by mortgage or deed of trust, and to secure the appointment of a receiver.

On April 30, 1900, a hearing was given by the commissioners appointed by the court upon the claims presented by the Treasurer in behalf of the State, including one for \$750 taxes.

May 11, 1900, the report of the commissioners on said claim was filed with the court.

The case was reserved for the advice of the Supreme Court and docketed for hearing October 3, 1900, but was remanded on that date to the Superior Court for want of parties.

November 15, 1900, an intervening petition was filed by the State.

On June 13, 1902, the Superior Court rendered judgment disallowing the claim upon the facts embodied in the Commissioner's first supplemental report.

The general claims, including all other claims for taxes, were allowed.

STATE

v.

JOHN H. DICKERMAN AND SARAH A. DICKERMAN.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated August 4, 1900, returnable the first Tuesday of September, to foreclose a mortgage on land situated in the towns of Hamden and North Haven.

Judgment was rendered and a decree passed December 12, 1900, limiting the time for redemption.

Title to the property passed to the State on March 23, 1901.

The property was afterwards redeemed, and conveyed by the State to Henry G. Newton.

STATE

v.

WILLIAM C. COOKE.

FORECLOSURE OF MORTGAGE.

This action was brought to the Superior Court for Hartford County by complaint dated November 19, 1900, returnable to the first Tuesday of December, to foreclose a mortgage on land situated in the town of Stamford.

The case was discontinued, a responsible party having assumed the mortgage obligation.

STATE

v.

SYLVESTER A. RYAN ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought to the Superior Court for Hartford County by complaint dated November 22, 1900, returnable the first Tuesday of December, 1900, to foreclose a mortgage on land situated in the town of Enfield.

Judgment was rendered and decree passed February 28, 1901, limiting the time for redemption.

Title to the property passed to the State on March 19, 1901.

EDWARD L. NORTON ET AL.'S APPEAL FROM PROBATE.

On March 19, 1901, the Court of Probate for the District of Bridgeport appointed the Bridgeport Trust Company administrator upon the estate of George F. Gilman, late of Bridgeport, deceased.

This office was represented at the hearing, urging, in the State's interest, the appointment of said company as administrator.

Said appointment was opposed by Edward L. Norton and other heirs of the said George F. Gilman, who were proposing a settlement of the estate in New York, and on March 20, 1901, they appealed from said order and decree to the Superior Court in and for the County of Fairfield.

Said appeal was on October 6, 1902, withdrawn by the appellants.

The estate is in process of settlement in the Probate Court.

STATE

v.

CHARLES SPENCER ET AL.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated February 19, 1901, and made returnable to the first Tuesday of March, to foreclose a mortgage on land situated in the town of Bloomfield.

Judgment was rendered and decree passed April 19, 1901, limiting the time for redemption.

Subsequently the property was redeemed.

STATE

v.

CHARLES T. RUSSELL ET AL.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated May 14, 1901, and made returnable to the first Tuesday of June, to foreclose a mortgage on land situated in the town of Haddam.

Judgment was rendered and decree passed January 15, 1902, limiting the time for redemption.

Title to the property passed to the State March 5, 1902.

STATE

v.

WILLIAM J. STEWART ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought to the Superior Court for Hartford County by complaint dated May 21, 1901, and made re-

turnable the first Tuesday of June, to foreclose a mortgage on land situated in the town of Berlin.

Judgment was rendered and decree passed January 4, 1902, limiting the time for redemption.

Title to the property passed to the State on January 13, 1902.

STATE

v.

DWIGHT BUSHNELL ET AL.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated May 22, 1901, returnable the first Tuesday of June, claiming foreclosure of a mortgage on land situated in the town of Windsor.

Judgment was rendered and a decree passed January 4, 1902, limiting the time for redemption.

Title to the property passed to the State on February 6, 1902.

STATE

v.

ABRAM W. PRATT ET AL.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated May 22, 1901, and made returnable to the first Tuesday of June, claiming foreclosure of a mortgage on land situated in the town of Essex.

Judgment was rendered and decree passed December 23, 1901, limiting the time for redemption.

Title to the property passed to the State on January 8, 1902.

STATE

v.

ESTELLE BLISS ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought to the Superior Court for Hartford County by complaint dated May 22, 1901, returnable the first Tuesday of June, claiming foreclosure of a mortgage on land situated in the town of Danbury.

Judgment was rendered and decree passed June 21, 1901, limiting the time for redemption.

Title to the property passed to the State on November 7, 1901.

IN RE GALLUP'S APPEAL FROM PROBATE.

On December 23, 1901, the Probate Court of the District of Fairfield passed an order that the property belonging to the estate of Francis Burr within the jurisdiction of Connecticut was of the value of \$7,710.41 (the inventory value of the whole estate being \$110,651.41), and that therefore no succession tax was due the State thereon.

An appeal from said order and decree was taken by the State Treasurer to the Superior Court for the County of Fairfield on the first Tuesday of February, 1902.

Reasons of appeal were filed February 20, 1902.

On December 26, 1902, before issue was joined, the succession tax due the State, amounting to \$2,879.28, was paid by the executors and the appeal was discontinued.

IN RE ESTATE OF HENRY B. PLANT.

Appearance by the Attorney-General was entered in the Probate Court, District of New Haven, for Henry H. Gallup as Treasurer of the State of Connecticut, in the matter of the succession tax *in re* estate of Henry B. Plant, late of New Haven, deceased.

A tax of \$88,348.52, being the amount due thereon, was paid by the executors to the State Treasurer, February 11,

1902, and the Attorney-General thereupon withdrew from the case.

STATE

v.

GEORGE W. BARBER.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated March 10, 1902, and made returnable the first Tuesday of April, claiming foreclosure of a mortgage on land in the town of East Hartford.

Judgment was rendered and a decree passed May 2, 1902, limiting the time for redemption.

The property was redeemed.

STATE

v.

EDGAR WILLETT.

FORECLOSURE OF MORTGAGE.

This action was brought to the Superior Court for Hartford County by complaint dated March 29, 1902, and made returnable the first Tuesday of May, to foreclose a mortgage on land situated in the town of New Canaan.

Judgment was rendered and decree passed June 13, 1902, limiting the time for redemption.

Title to the property passed to the State on June 28, 1902.

STATE

v.

WILLIAM J. MCKEE.

FORECLOSURE OF MORTGAGE.

Action was brought to the Superior Court for Hartford County by complaint dated April 22, 1902, returnable the first Tuesday of May, claiming foreclosure of a mortgage on land in the towns of Farmington and Avon.

Judgment was rendered and decree passed June 13, 1902, limiting the time for redemption.

Title to the property passed to the State on June 28, 1902.

IN RE MALCOLM GRAHAM, JR.'S, APPEAL FROM
PROBATE.

On May 31, 1902, the Court of Probate for the District of Bridgeport passed an order requiring Malcolm Graham, Jr., ancillary executor of the will of Malcolm Graham, late of the city of New York, to inventory certain chattels, and certain shares of stock in one or more corporations organized under the laws of this State, and located within the State, in order that the court might have the record information upon an accounting, with which to ascertain the amount of the succession tax due from said estate to the State of Connecticut.

An appeal from said order was taken by Malcolm Graham, Jr., executor, to the Superior Court for the County of Fairfield on the 16th day of June, A.D. 1902.

Appellee's reasons of appeal were filed October 8, 1902.

An amendment to the reasons of appeal was filed October 23d.

A demurrer to the reasons of appeal was filed November 11, 1902.

The questions raised by the pleadings were argued at a hearing upon the demurrer December 5, 1902, and decision was reserved.

STATE

v.

ALFRED A. JANSON ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought to the City Court of Hartford by complaint dated July 10, 1902, returnable the first Monday of August, claiming foreclosure of a mortgage on land situated in the city of Hartford.

The claim was adjusted and the costs paid by A. H. Merrill, and the suit discontinued.

STATE

v.

ARTHUR H. MERRILL ET AL. (No. 1).

FORECLOSURE OF MORTGAGE.

Action was brought to the City Court of Hartford by complaint dated July 10, 1902, returnable the first Monday of August, claiming foreclosure of a mortgage on land in the city of Hartford, known as lot No. 26 on Smith Street.

Judgment was rendered and decree passed November 24, 1902, limiting the time for redemption to December 30, 1902.

Title to the property passed to the State December 30, 1902.

STATE

v.

ARTHUR H. MERRILL ET AL. (No. 2).

FORECLOSURE OF MORTGAGE.

Action was brought to the City Court of Hartford by complaint dated July 10, 1902, returnable the first Monday of August, claiming foreclosure of a mortgage on land in the city of Hartford, known as lot No. 27 on Evergreen Street.

Judgment was rendered and a decree passed November 24, 1902, limiting the time for redemption to December 31, 1902.

Title to the property passed to the State December 31, 1902.

STATE

v.

ARTHUR H. MERRILL ET AL. (No. 3).

FORECLOSURE OF MORTGAGE.

Action was brought to the City Court of Hartford by complaint dated July 10, 1902, returnable the first Monday of August, claiming foreclosure of a mortgage on land in the city of Hartford, known as lots 20, 22, 24, 28 and 30, and part of lot 32, on Smith Street.

Judgment was rendered and decree passed November 24, 1902, limiting the time for redemption to January 15, 1903.

CITY OF HARTFORD

v.

STEPHEN MASLEN ET AL.

INJUNCTION.

Action was brought to the Superior Court for Hartford County by complaint dated August 14, 1902, and made returnable the first Tuesday of September, praying for an injunction to restrain the defendants, a committee of the "First Connecticut Heavy Artillery", from erecting a monument upon the so-called "Capitol grounds".

The site designated for the monument was fixed by the Comptroller under the authority of a special resolution of the General Assembly.

The State is not a party of record.

An answer was filed September 30, 1902, and the matter is still pending.

HOPKINS, MARY FRANCIS, ESTATE OF—APPLICATION
OF WOOLSEY R. HOPKINS FOR ADMINISTRATION.

Application was made to the Probate Court for the District of Stamford by the representatives of the deceased for administration to be granted on a portion of the testatrix's estate.

The will had been previously probated in the State of New York and administration granted.

A hearing was had before said court on October 21, 1902.

The court admitted the will to file and record, but denied the prayer of the petitioner as to the determination of the amount of the succession tax.

A further application was made November 14, 1902, by the surviving husband of the testatrix, and a hearing fixed for November 29th, which was adjourned at the request of the petitioner.

The application does not state the domicile of the testatrix, but asks for administration to be granted on a portion only of the estate.

The testatrix died possessed of certain real estate situated in Stamford, and claimed to be possessed at the time of her death of personal property within the jurisdiction of Connecticut.

The State contended that, inasmuch as an exemplified copy of the will was filed, it was the duty of the court to appoint an administrator with the will annexed if the executors refused to qualify.

The representatives of the estate contended that the testatrix was not domiciled at the time of her death in Connecticut, the State contending otherwise.

The matter is still pending.

ACTIONS WITHOUT THE STATE.

STATE

v.

CHARLES A. BECK AND WIFE.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage on property situated in Toledo, Ohio.

The claim was adjusted without expense to the State.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

JAMES AND SIDNA VEAL.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage of property situated in Circleville, Ohio.

The property was redeemed.

S. L. Grigsby of Circleville, Ohio, was attorney for the State.

STATE

v.

ELI BLANK AND WIFE.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State on July 3, 1902.

John C. Munger of Toledo, Ohio, acted as attorney for the State.

STATE

v.

DAVID F. GARY.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State June 10, 1902.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

FERDINAND AND GUSTAVE GIES.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

The proceedings are still pending.

John C. Munger of Toledo, Ohio, is the attorney for the State.

STATE

v.

M. C. JONES ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought claiming a foreclosure of a mortgage on property situated in Toledo, Ohio.

Title to the property passed to the State May 26, 1902.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

FRED G. MOON ET AL.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

The arrearages were adjusted and the suit was withdrawn.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

FRED G. MOON.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage on property situated in Toledo, Ohio.

The proceedings are still pending.

John C. Munger, Toledo, Ohio, represented the State.

STATE

v.

NELLIE AND B. R. MACK.

FORECLOSURE OF MORTGAGES.

The action claimed foreclosure of mortgages on property situated in Toledo, Ohio.

Title to the property passed to the State February 7, 1902.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

WILLIAM E. MOSER.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State February 27, 1902.

John C. Munger of Toledo, Ohio, was the attorney.

STATE

v.

ALEXANDER J. MURRAY.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State May 26, 1902.

John C. Munger of Toledo, Ohio, was the attorney.

STATE

v.

JOHN H. AND HATTIE A. McMICHAEL.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State May 16, 1902.

John C. Munger was the attorney.

STATE

v.

JOHN H. McMICHAEL AND WIFE.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State May 26, 1902.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

MAY G. WELLS ET AL.

FORECLOSURE OF MORTGAGES.

This action was brought claiming foreclosure of mortgages on property situated in Toledo, Ohio.

The property was redeemed in July, 1901.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

FRED J. BRUNNEAU.

FORECLOSURE OF MORTGAGE.

This action claimed foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State January 27, 1902.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

HARVEY J. AND ALICE C. JONES.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State July 9, 1901.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

ALBERT F. FINK ET AL.

FORECLOSURE OF MORTGAGE.

This action was commenced claiming foreclosure of a mortgage on property situated in Toledo, Ohio.

The proceedings are still pending.

John C. Munger, Toledo, Ohio, represented the State.

STATE

v.

FRANCIS C. EVERIST.

FORECLOSURE OF MORTGAGE.

This action claimed foreclosure of a mortgage of property situated in Toledo, Ohio.

Title to the property passed to the State April 11, 1902.

John C. Munger of Toledo, Ohio, was attorney for the State.

STATE

v.

SARAH BRADLEY ET AL.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage on property situated in Toledo, Ohio.

The proceedings are still pending.

John C. Munger of Toledo, Ohio, is attorney for the State.

STATE

v.

WILLIAM T. TAYLOR.

FORECLOSURE OF MORTGAGES.

An action was commenced claiming foreclosure of mortgages on property situated in Toledo, Ohio.

Proceedings are still pending.

John C. Munger of Toledo, Ohio, is attorney for the State.

STATE

v.

WALTER R. TAYLOR.

FORECLOSURE OF MORTGAGE.

An action was commenced claiming foreclosure of a mortgage on property situated in Toledo, Ohio.

Proceedings are still pending.

John C. Munger of Toledo, Ohio, is attorney for the State.

STATE

v.

J. H. NORTHROUP.

FORECLOSURE OF MORTGAGES.

This action was brought claiming foreclosure of mortgages on property situated in Toledo, Ohio.

Title to the property passed to the State July 16, 1901.

John C. Munger of Toledo, Ohio, was the attorney for the State.

STATE

v.

MARGARET McCORMICK.

FORECLOSURE OF MORTGAGE.

An action was commenced claiming foreclosure of a mortgage on property situated in Paulding, Ohio. The action was withdrawn without expense to the State.

William H. Phipps of Paulding, Ohio, was the attorney for the State.

STATE

v.

LEVI SCHULTZ.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage on property situated in Paulding, Ohio.

The State's claim was paid in full, February 24, 1902.

William H. Phipps, Paulding, Ohio, was the attorney for the State.

STATE

v.

CARRIE DIERSTEIN.

FORECLOSURE OF MORTGAGE.

This was an action claiming foreclosure of a mortgage on property situated in Hicksville, Ohio.

The action was adjusted without expense to the State, October 2, 1901.

W. D. Wilson and L. Griffin of Hicksville, Ohio, were attorneys for the State.

STATE

v.

W. W. SHULER AND WIFE.

FORECLOSURE OF MORTGAGE.

An action was commenced claiming foreclosure of a mortgage on property situated in Findlay, Ohio.

The action was adjusted without expense to the State, March, 1901.

S. L. McKelvy of Findlay, Ohio, was the attorney for the State.

STATE

v.

ADELLA C. AND M. J. EWING.

FORECLOSURE OF MORTGAGE.

This action claimed foreclosure of a mortgage on property situated in Findlay, Ohio.

The arrearages were paid and the claim adjusted without expense to the State, June 13, 1902.

S. L. McKelvy of Findlay, Ohio, was the attorney.

STATE

v.

MARTHA AND A. E. BAKER.

FORECLOSURE OF MORTGAGE.

This action was brought claiming foreclosure of a mortgage of property situated in Lima, Ohio.

The State's claim was paid in full May 21, 1902.

Cable & Parmenter of Lima, Ohio, were attorneys for the State.

STATE

v.

E. S. YOAKAM.

FORECLOSURE OF MORTGAGE.

An action was commenced claiming foreclosure of a mortgage on property situated in Lima, Ohio.

The proceedings are still pending.

Cable & Parmenter of Lima, Ohio, are the attorneys.

STATE

v.

GEORGE SHRIMPLIN.

IN RE FORECLOSURE OF MORTGAGE.

Appearance was entered for the State in probate proceedings, and the claim was adjusted December 17, 1901.

Charles W. Butler, Defiance, Ohio, was the attorney.

STATE

v.

W. H. MILLER.

IN RE FORECLOSURE OF MORTGAGE.

Appearance in probate proceedings.

The claim of the State was adjusted June 18, 1902.

C. W. Butler, Defiance, Ohio, was attorney for the State.

OPINIONS.

LIFE INSURANCE POLICIES.

Character of "Interest Bearing Dividend Policies" of the Hartford Life Insurance Company — Conflict of Interest Between Stockholders and Policy-Holders — Duty of Insurance Commissioner.

While the law authorizes the Insurance Commissioner to examine the business methods of insurance companies, and to order the discontinuance of improper methods, and "vests him with a wide range of discretion," it is not his duty to pass upon the validity of a policy contract which can be determined by any stockholder on application to a court of competent jurisdiction.

HARTFORD, CONN., January 15, 1901.

HON. EDWIN L. SCOFIELD, Insurance Commissioner, Hartford, Conn.

Dear Sir :— Your favor of January 8 with the accompanying report made by Actuary Charles A. Hawley, "on the condition and affairs of the Hartford Life Insurance Company," is received.

You request me to carefully examine said report with reference to a certain class of policies known as "interest bearing dividend policies," upon which it appears that dividends have been and are now being paid without the creation of a fund, as originally proposed for that purpose.

You further request that I advise you what duty, if any, devolves upon the Insurance Commissioner to make order upon the company in the premises.

The distinguishing feature of the class of policies in question is a policy contract providing for the payment of dividends thereon, and the creation of a continuing fund to meet

such payments. Dividends upon these policies have been paid by the company at the rate of six per cent. per annum upon their face value to 1894, and since that time at the rate of three per cent. per annum.

No fund in fact has ever been created, nor is it possible under the proposed plan to create a fund sufficient for the payment of such dividends.

The company have, however, regularly paid the dividends, treating them as gratuities; but it does not appear that the policy-holders have so regarded them. No special fund having been created, it is assumed that payment has been made from the general fund. By this method stockholders have been made to contribute to the payment of dividends to a special class of policy-holders, and have, therefore, been deprived of a certain amount of income.

The holders of the class of policies in question are not in a situation to complain, for they are receiving dividends as regularly as if a fund had in fact been created. But it is pertinent to inquire what effect this situation has upon the stockholders, and what duty, if any, devolves upon the Commissioner.

The law provides that the Insurance Commissioner may examine into the methods of the business of any company doing any kind or form of insurance business in this state, and if in his opinion such company is doing business in an illegal or improper manner, he may order them to discontinue such illegal or improper methods of doing business.

General Statutes, Section 2822.

If the Hartford Life Insurance Company is at present transacting its business by employing illegal or improper methods, the same arises from the fact that it is furnishing gratuities to the holders of a certain class of policies, detrimental to the stockholders. But the obligations incident to these policies have been recognized by the company for many years; no court has ever passed upon them, and no tribunal save that of

a court of competent jurisdiction is qualified to pass upon their validity.

An order to discontinue the payment of the dividends upon the class of policies in question would bring to the front the question of the validity of the policy contract. This would necessarily engender litigation. If the court should hold the policy contract valid no benefit would accrue to the stockholder; if the policy contract should be declared invalid, the litigation incident to such an inquiry, and the escape of the company from obligation by the intervention of the courts would seriously impair the general standing or credit of the company to the detriment of the stockholders.

The well defined policy of the law covering the duties of the Insurance Commissioner allows him a large discretion. In the language of the court the law "vests him with a wide range of discretion and judgment."

American Casualty Insurance Company vs. Fyler, 60 Conn., 460.

Active measures are not required unless ultimate good is to be accomplished. The law leaves the question of interference to the sound judgment and discretion of the Commissioner except in a few instances, where the language of the statute is mandatory. The supervision of the Insurance Commissioner is to be employed for the general good and welfare of the company, with special reference to the protection of the policy-holders.

The interests of the stockholders and a certain class of policy-holders may be conflicting. But no action on the part of the Commissioner could be taken in the premises without adding to the present difficulties. It is not clear that any action on the part of the Commissioner would result in benefit to the stockholders. No action has thus far been taken by them, though they are not without remedy if they seek to employ it, for the validity of the policy contract can be tested on their application to the proper tribunal.

The charter is a contract between the corporation and its

stockholders, and any act or proposed act of a corporation, or of the directors, which is not within the express or implied power of the charter is a breach of such contract.

Bryne vs. Schuyler Electric Mfg. Co. et al., 65 Conn., 351.

A single stockholder is in a situation to test the validity of the policy contracts, and to prevent, if they are found illegal, the payment of these dividends.

Whether under the existing circumstances, and especially in view of the fact that the company have for so long a time faithfully recognized these obligations, any good would result in suspending the payment of dividends, is a serious question. It appears that the number of this class of policies is not increasing, but rather diminishing, and that the evil, if any exists, is lessening.

I therefore advise that at present no duty devolves upon the Insurance Commissioner to make any order upon the company in the premises.

Very truly yours,
CHARLES PHELPS,
Attorney-General.

CORPORATIONS.

Franchise Fees — Tax on Increase of Capital.

Section 3, Chapter 230 of the Public Acts of 1899, does not repeal Chapter 204 of the Public Acts of 1889, and consequently the Board of Equalization has authority under Chapter 204 to assess a tax upon an increase of capital stock of any corporation chartered to perform its principal business outside of this State.

HARTFORD, CONN., March 7, 1901.

TO THE HONORABLE BOARD OF EQUALIZATION, Capitol, Hartford, Conn.

Gentlemen :— Your communication of February 15th, to which I replied by telephone, was resubmitted in writing February 28th, and contains the following question: " Please

inform the Board of Equalization whether Section 3, Chapter 230, of Public Acts of 1899 repeals Chapter 204 of Public Acts of 1889, or should a corporation chartered to do its principal business outside of this state pay a tax for an increase of capital under Chapter 204 of 1889 and under Chapter 230 of 1899."

The act of 1899 is very broad in its terms and includes "every bill or resolution affecting private interests," and determines the amount and manner of payment of what is called the "franchise fee." There are no limiting provisions in the act, and no exceptions save "appropriation bills or resolutions," and the act applies to "every bill or resolution," whether the same is passed by the General Assembly for the purpose of granting power to do business solely within or solely without the State, or both. It provides that a franchise fee of one dollar for each one thousand dollars of the capital stock shall be paid for the use of the State upon every bill or resolution creating any corporation with a capital stock.

Section three provides: "In case any corporation shall, under the authority of a resolution or private act of the General Assembly, desire to increase its capital stock, before such increase shall be valid said corporation shall file with the secretary of the state a certificate stating the amount of such increase to be made, and shall pay for the use of the state to such secretary a franchise fee of one dollar for each thousand dollars of such increase to be made."

Section four provides that the act shall be an amendment to the charter of every corporation containing a provision for an increase of the capital stock of such corporation. Evidently, therefore, the act is not an amendment to the existing charters of corporations which do not contain some provision for an increase of the capital stock.

In what way, then, does the act affect, if at all, Chapter 204 of the Public Acts of 1889? The latter only provides that "Every business corporation having a special charter from the General Assembly of this state, and authorized to do and

perform its principal business outside the limits of this state, and having a capital stock divided into shares, which shall hereafter receive authority from the General Assembly to increase its capital stock, shall within six months after such authority has been given and before it shall have increased its capital stock, either in full or in part as thus authorized, pay to the treasurer of this state not less than one hundred dollars, and not more than five thousand dollars, as the same may be assessed and determined by the State Board of Equalization, upon the basis of the full amount of increase of capital thus authorized."

The section above quoted refers to a class of corporations not alluded to in special terms in the act of 1899. It characterizes a certain corporation as "authorized to do and perform its principal business outside the limits of this State." If such corporation is granted the special privilege to transact its principal business outside the limits of this State, a further privilege is accorded and an additional tax required; and a duty is placed upon the Board of Equalization to assess, within wide and discretionary limits, the franchise tax.

It will be seen, therefore, that the act of 1889 exacts an additional tax from those corporations authorized to do business solely within the state. There is some difference in the character of the organizations described by the separate acts.

It is a well-known rule of construction that statutes apparently conflicting should, if possible, be made to harmonize, and that effect be given to each.

The law of 1899 does not in terms repeal the law of 1889, nor does it repeal the same by implication, on the ground that later statutes "abrogate contrary statutes." That principle applies "only where the latter statute is couched in negative terms, or where its provisions are so clearly repugnant to the former act that it necessarily implies a negative. If both statutes can be reconciled they must stand, and have a concurrent operation."

Goodman v. Jewett, 24 Conn., 589.

Under these considerations I would advise that Section 3 of Chapter 230 of the Public Acts of 1899 do not in terms, or by implication, repeal Chapter 204 of the Public Acts of 1889, but that the Board of Equalization is authorized to assess a tax upon every corporation chartered to perform its principal business outside the limits of this state, on an increase of its capital stock, independent of the provisions of Chapter 230 of the Public Acts of 1899.

• Very truly yours,
CHARLES PHELPS,
Attorney-General.

LABOR LAWS.

Constitutionality of House Bill No. 120, 1901 — Regulating Wages and Hours of Labor — Principles for Determining the Constitutionality of Statutes — Opinions of the Highest Courts of Other States as to Constitutionality of Statutes Similar to the Proposed Law.

In view of the reasoning of Judge O'Brien of the Supreme Court of the State of New York, giving the opinions of the Court in *People ex rel. Rogers v. Coler*, City Comptroller (July 26, 1901), of the tendency of opinion in the highest courts of other states, and of the attitude of the Supreme Court of Connecticut in considering the constitutionality of legislative enactments, the proposed bill seems open to objection upon the ground that it discriminates against certain classes of laborers and places restrictions upon the liberty of contract essential to State, municipal, and individual welfare.

HARTFORD, CONN., April 9, 1901.

TO THE HONORABLE HOUSE OF REPRESENTATIVES IN GENERAL ASSEMBLY CONVENED:

Your Honorable Body having referred to the office of the Attorney-General, for an opinion upon its constitutionality, House Bill No. 120, entitled "An Act concerning A Legal Day's Work," I beg leave to submit the following:—

The text of the act in question is as follows:

"Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. Eight hours shall constitute a legal day's work for all mechanics, workingmen, and laborers, excepting those engaged in farm and domestic labor; but overwork for an extra compensation by agreement between employer and employee is hereby permitted.

Section 2. This act shall apply to all mechanics, workingmen, and laborers employed by the State of Connecticut, or by any municipal corporation therein, or in the employ of persons contracting with the State or with such corporation for performance of public works, and all such mechanics, workingmen, and laborers so employed shall receive not less than the prevailing rate of wages in the respective trades or callings in which such mechanics, workingmen, and laborers are employed.

Section 3. Any officer or officers of the State or of such municipal corporation who shall violate the provisions of this act shall be deemed guilty of malfeasance in office and be liable to suspension or removal by the governor or by the head of the municipal department to which such officer is attached.

Section 4. Any person or persons contracting with the State or with any such municipal corporation who shall fail to comply with or who shall evade the provisions of this act, by exacting and requiring more hours of labor for the compensation agreed to be paid per day than is herein fixed, shall be deemed guilty of a misdemeanor, and shall on conviction thereof be fined not less than fifty dollars nor more than two hundred dollars."

No communication accompanied the bill, either explanatory or in the form of a definite question. A vote referring the bill to the Attorney-General for an opinion as to its constitutionality was the only action taken. Concerning what phase or feature of the proposed bill information was desired is in no manner indicated. The question, therefore, is a broad one, and involves the inquiry whether the proposed law is in

whole or in part, or in any particular, contrary to or in accordance with any or all of the provisions, expressed or otherwise, of the Constitution of the State of Connecticut or of the United States.

This question can be finally answered by one tribunal only. The Supreme Court of Errors is clothed with that power, and is the only constituted authority enabled to pass upon the question. An opinion from any other source is only an opinion, and can not carry with it the power to render void or modify a statute law upon the ground of its unconstitutionality. The legislature is the sovereign lawmaking body of this State, and its acts prevail unless set aside or modified by the Supreme Court of Errors. This being the situation I have thought it wise to give your Honorable Body the benefit of the latest utterances of the highest court of this and other states concerning the result of their consideration of laws similar in character to that under discussion.

This course presents itself as the appropriate one, since the action of the House in referring the bill without instructions indicates that general information from authoritative sources along the lines of constitutional restriction in legislative enactments is desired.

The general rule or principle governing the construction of statutes with a view of ascertaining their constitutionality is stated by our Supreme Court as follows:

"It is, however, a well settled principle of judicial construction that before an act of the legislature ought to be declared unconstitutional its repugnance to the provisions or necessary implications of the Constitution should be manifest and free from all reasonable doubt. If its character in this regard is questionable, then comity and a proper respect for a coördinate branch of the government should determine the matter in favor of the action of the latter."

Hartford Bridge Company v. Union Ferry Co., 29 Conn., 227.

State *ex rel.* Andrew v. Lewis, 31 Conn., 127-8.

Miles, Trustee, *et al.* v. Strong *et al.*, 68 Conn., 288.

It will be observed, therefore, that a statute must be clearly at variance with the provisions of the Constitution before the Court will assume to declare it void. The Constitution is the framework of the law and outlines the general principles which govern communities. Laws not manifestly repugnant to these general principles are constitutional.

Article first of the Constitution of the State of Connecticut declares "that all men when they form a social compact are equal in rights; and that no man or set of men are entitled to exclusive public emoluments or privileges from the community."

Section first of the fourteenth amendment of the Constitution of the United States provides that "No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property, without due process of law; nor deny to any person within its jurisdiction the equal protection of the laws."

The first section of the bill under consideration expressly exempts from the provisions of the act "those engaged in farm and domestic labor." While it can not be determined without the test of the Supreme Court whether such a discrimination renders the act entirely unconstitutional or not, it is clear that the section is open to grave objections in that it prefers one species of employment. The benefits of the act are to be applied to one class of labor and not to another. This is not in accordance with the general principles of our Constitution, for one department of labor is entitled to as much respect and consideration as another.

The first section does not err so much from the fact that it confers a special or exclusive privilege, as that it denies equal privileges.

Discussing this first article of the State Constitution our Supreme Courts have declared that "The Constitution of Connecticut is somewhat peculiar in its limitation of legislative power. The 'legislative power of this State' is in the

broadest terms vested in the General Assembly. This power is in a certain way defined and limited by the provisions dividing the powers of government into distinct departments, and by those relating to the operation of the State government and duties of particular officers. But unlike the Constitutions of many states it contains no specific limitations on the exercise of legislative power, except some slight restrictions in one or two recent amendments. The limitations, however, are no less real, and perhaps more effective, than if phrased in specific terms." . . .

"No legislative act is law that clearly and certainly is obnoxious to the principle of equality in rights thus solemnly made the condition of all exercise of legislative power. It is patent that not everything that can be called a right is included in this guaranty. The protected rights are those that inhere in 'the great and essential principles of liberty and free government' recognized in the course of events that resulted in our independence, and established by the adoption of our Constitution." . . .

"Our legislation affecting any important interest has been so generally confined within the clear lines of legislative power that there has been no occasion to apply the limitations of the first section of the Bill of Rights. The nearest approach to a judicial determination on this subject is in *Norwich Gas Light Co. v. Norwich City Gas Co.*, 25 Conn., 38, where the court holds that if the law then under consideration can be fairly viewed as intended to operate as a discriminating restriction upon carrying on an ordinary business, in respect to which the government has no exclusive prerogative, it comes directly within the definition of a monopoly and may be obnoxious to the first section of our Bill of Rights. The application of the Bill of Rights approved in that case is plainly necessary to the decision of this; we entertain no doubt of its correctness, and feel bound to hold distinctly that an act of the legislature, the only legal effect of which is to grant exclusive privileges in the conduct of an ordinary lawful

business, in respect to which the government has no exclusive prerogative, is obnoxious to the first section of the Bill of Rights and void."

State v. Conlon, 65 Conn., 488-491.

Section second of the bill under discussion provides that municipal corporations, and those persons contracting with the State or with such corporations for the performance of public works, shall pay the prevailing rate of wages to those in their employ.

The latest utterance of the Supreme Court of the State of New York upon a question similar to that under discussion is contained in the case of *People ex rel. Rogers v. Coler*, City Comptroller, in which a decision was rendered February twenty-sixth of the present year. A labor law of the State of New York, enacted in 1897 and amended in 1899, was under discussion, and provided that laborers on public works should be paid the prevailing rate of wages; that contracts for such work should stipulate that they should be void unless complying with the act. The law was held to be unconstitutional by a divided Court, five judges affirming and two dissenting.

The opinion of the Court was delivered by Judge O'Brien and is in part as follows:

"The plain purpose and effect of the law in question was to deprive the city and its contractors of the exercise of all judgment and discretion in the matter of wages to be paid to workmen employed upon all public works. Both the city and the contractor are deprived by the statute of all power to deal with that question, and, consequently, of all power to protect most vital interests in that regard by contract or otherwise. The right which is conceded to every private individual and every private corporation in the State to make their own contracts and their own bargains is denied to cities and to contractors for city work; and, moreover, if the latter attempt to assert such right, the money earned on the contract is declared to be forfeited to the city without the intervention of any legal process or judicial decree. The exercise of such a power is

inconsistent with the principles of civil liberty, the preservation and enforcement of which was the main purpose in view when the Constitution was enacted. If the legislature has power to deprive cities and their contractors of the right to agree with their workmen upon rates of compensation, why has it not the same power with respect to all private persons and all private corporations? That question can be answered in the language which this Court used when a case with features somewhat similar was under consideration: 'Such legislation may invade one class of rights today and another tomorrow, and, if it can be sanctioned under the Constitution, while far removed in time, we will not be far away in practical statesmanship from those ages when governmental prefects supervised the building of houses, the rearing of cattle, the sowing of seed, and the reaping of grain, and governmental ordinances regulated the movements and labor of artisans, the rate of wages, the price of food, the diet and clothing of the people, and a large range of other affairs long since in all civilized lands regarded as outside of governmental functions.' *In re Jacobs*, 98 N. Y., 98. It was once a political maxim that the government governs best which governs the least. It is possible that we have now outgrown it, but it was an idea that was always present to the minds of the men who framed the Constitution, and it is proper for courts to bear it in mind when expounding that instrument. The power to deprive master and servant of the right to agree upon the rate of wages which the latter was to receive is one of the things which can be regarded as implicitly prohibited by the fundamental law upon consideration of its whole scope and purpose as well as the restrictions and guarantees expressed." . . .

"The prevailing rate of wages must be, from its very nature, a question of fact, governed by conditions and circumstances over which the contractor has no control. The legislature cannot compel him to decide that question at his peril by depriving him of the right to set it at rest by agreement with his employees.

"But the statute also invades private rights in various other directions. The local property owners, who are the parties that in the end must bear the expense of the improvement, are entitled to the benefit of the best judgment and discretion of the city officers in making the contract for the work. To the extent that such judgment and discretion is taken away by arbitrary enactments not in their interest, but in favor of opposing interests, their constitutional rights of liberty and property are invaded." . . .

"The case at bar differs from these cases, cited from the highest courts of other states, only in the circumstance that here the legislature has made use of municipal corporations to accomplish the purposes which were there condemned. But it must be obvious that what the legislature cannot do directly it cannot do indirectly. It cannot make use of its powers over municipal corporations to subvert rights of liberty and property guaranteed by the Constitution."

The above principles are recognized in the case of *Curran v. Galen*, 152 N. Y. Reports, page 37.

The courts of Ohio and Illinois have had occasion recently to pass upon similar questions, and their decisions are along the line of New York cases.

It will be observed, that while the decision quoted from as above is now the law of New York State, it was rendered by a divided court; showing that the judges comprising the very tribunal which alone has power to decide, differ in opinion concerning the constitutionality of the act under discussion.

There is nothing repugnant in a law regulating the hours of employment, and we have already upon the statute book an "eight hour law," the constitutionality of which has never been challenged. It provides that "eight hours of labor performed in any one day by any one person, shall be a legal day's work, unless otherwise agreed."

General Statutes, Sec. 1746.

There is, however, no discrimination in the above act, and no attempt to regulate the price of labor in advance, and I assume, though without definitely knowing, that your Honorable Body may have had difficulty with these features in which the proposed law differs from the present one. For this reason I have quoted from the highest tribunals, and given large extracts from their decisions upon similar questions.

In conclusion, therefore, I repeat that while no authority can ultimately determine the validity of the act in question, save the Supreme Court, it is apparent that the proposed law is open to objection along the lines indicated in the decisions above quoted, and that the same or similar provisions have in other statutes been pronounced unconstitutional.

CHARLES PHELPS,
Attorney-General.

COMPENSATION OF MESSENGERS AND DOOR-KEEPERS.

Contingent Expenses of the General Assembly — Special Services.

In view of Sections 337 and 410 of the General Statutes of 1888 and Chapter 195 of the Public Acts of 1899, it is not the duty of the Comptroller to draw his order on the Treasurer to pay a messenger or a doorkeeper for "special services" until the claimant files in the Comptroller's office a sworn statement of the items of such "special services" from which it appears that said special services were rendered and were other than the services proper and incidental to his employment as messenger or doorkeeper.

HARTFORD, CONN., June 14, 1901.

TO THE HONORABLE COMPTROLLER.

Dear Sir: — You have asked from me a legal opinion as to your duty as Comptroller to draw your "order on the Treasurer in favor of Henry E. Bradley, Fred O. Brown, William R. Palmer, John J. Ottenheimer, Pascal A. Skinner, and Charles

T. Brown, for special services," in accordance with Senate Resolution No. 109, passed June 13, 1901.

Sections 337 and 410 of the General Statutes of 1888, and Chapter 195 of the Public Acts of 1899, govern this question. Section 410 aforesaid provides that each house of the General Assembly may make the grants necessary and proper to cover its contingent expenses, which, being duly registered in the Comptroller's office, shall be paid by the Treasurer. The Senate Resolution referred to (No. 109) was apparently passed to provide for the payment of certain sums for special services, and you as Comptroller may fairly infer that by the words "special services" is meant special services rendered in behalf of the Senate and its members. These services, if, in fact, *special* — in fact, actually rendered and not otherwise provided for, would come under the head of contingent expenses, and would entitle the persons performing them to a just and proper remuneration therefor under the said Senate Resolution. It appears, however, that all the persons named in this resolution are either messengers or doorkeepers of the Senate, and as such are entitled to the salaries provided by law, and which are regulated in Chapter 195 of the Acts of 1899. That chapter provides also that said salaries shall be in full payment for the performance of all services required of such officers in the discharge of their duties, including office rent, clerical assistance, and personal expenses. If the services referred to in this resolution were part of the services required of said officers in the discharge of their duties as above stated, then they are not entitled to this extra compensation.

Your duty, therefore, under Section 337 of the General Statutes of 1888, before you register this grant or order, is to require the persons named in the resolution and claiming to be entitled to the benefits flowing therefrom, to file in your office a bill specifying the items of special services and sworn to by the claimants as just and correct. If it appears from the above sworn statement, when so filed in your office, that the special services were actually rendered, and were not rendered

in the performance of the service required of said persons as doorkeepers or messengers in the discharge of their duties, then you will be justified, and it is your duty, to register said grant or order and to draw upon the Treasurer therefor. If, on the other hand, it appears from said sworn statement that said special services were rendered in the discharge of the duties of said messengers and doorkeepers, as aforesaid, then it is your duty not to register said grant or order and not to draw your order on the Treasurer therefor.

All of which is respectfully submitted.

JOHN R. BUCK,

Under the direction of the Attorney-General.

FOREIGN CORPORATIONS DOING BUSINESS IN CONNECTICUT.

Section 52 of Chapter 157 of the Public Acts of 1901 Construed — Status of the Farmers Loan and Trust Company of New York.

A foreign corporation organized under the law of another State with no office or place of business in this State cannot transact business in Connecticut in pursuance of the purposes of its organization until it has filed with the Secretary of the State evidence of its character and terms of incorporation required by Section 52 of Chapter 157 of the Public Acts of 1901, except in those instances in which it seeks to do business in Connecticut of an occasional and incidental nature.

HARTFORD, CONN., Oct. 31, 1901.

HON. CHARLES G. R. VINAL, Secretary of the State, Capitol,
Hartford, Conn.

Dear Sir: — The communication of Hon. Lynde Harrison, dated October 22, 1901, addressed to your department, has been referred to me for an opinion.

The inquiry is made whether the Farmers Loan and Trust Company of New York, being a corporation organized under the laws of that State, with no office or place of business in Connecticut, but which occasionally desires to assume as

executor or trustee, the care, management, and settlement of estates in a probate district of Connecticut, comes within the provision of Section 52 of Chapter 157 of the Public Acts of 1901.

The act provides that "every foreign corporation shall, before transacting business in this State, file in the office of the Secretary of the State a certified copy of its charter or certificate of incorporation, together with a statement, subscribed and sworn to by its president, treasurer, and a majority of its directors, showing the amount of its authorized capital stock and the amount thereof which has been paid in, and if any part of such payment has been made otherwise than in money, said statement shall set forth the particulars thereof."

It is true that a State may prescribe generally the terms upon which a foreign corporation may be allowed to transact business within its borders. *Paul vs. Virginia*, 8 Wallace, 182.

To transact is "to carry through"; "to do"; "to perform"; "to manage." Webster's International Dictionary.

The terms of the charter or act of incorporation of the Farmers Loan and Trust Company must necessarily be an important factor in determining the question of the company's obligation.

Its object and purpose as a corporation, the lines of business within which it competes with similar organizations, its chief employment, are all pertinent inquiries.

In this view the question becomes partly one of fact. A single item of business performed or a single contract executed, would not of itself bring the company within the spirit of the act. Something more is necessary, and to interpret its purpose and to define its obligation, the phraseology of its charter becomes at once significant. A foreign corporation coming into this State with the express purpose of pursuing or carrying out the object of its formation as stated in its act of incorporation, would bring itself immediately within the provision of the law in question; while an isolated instance of a business transaction, unaccompanied with any such purpose

would not. *Cooper Manufacturing Co. vs. Ferguson*, 113 United States Reports, 734-5.

There is some diversity of opinion among the authorities. Many of them, like the case of *Farrior vs. New England Mortgage Security Company*, reported in 88th of Alabama Reports, 278, hold to a much more strict interpretation of the law than the case above quoted.

The New England Mortgage Security Company, a Connecticut corporation, with its principal place of business in Massachusetts, and with a known place of business in Alabama, sought to foreclose some land in the latter State; the defendant demurred to the action on the ground that the bill did not allege that at the time the mortgage was executed the company had a resident agent or known place of business in the State. The law of Alabama at the time provided that "no foreign corporation shall do any business in this State without having at least one known place of business and an authorized agent or agents therein."

This act was passed giving additional force to a constitutional provision.

The court in giving the opinion says: "The doing of a single act of business, if it be in the exercise of a corporate function, is as much prohibited as a doing of a hundred such acts; and it is just as much opposed to the policy of the constitution, which is to protect our citizens against the fraud and imposition of insolvent and unreliable corporations, and to place them in an attitude to be reached by legal process from our courts in the event of any existing necessity to bring suit against them to vindicate a legal right or contest the validity of any contract made by or with them. The phrase 'doing any business' is more comprehensive in meaning than the carrying on or engaging in business generally, which involves the idea of continuance or the repetition of like acts."

It will be observed that the phrase "doing any business" is regarded by the opinion as stronger and more restrictive in its purposes than the ordinary phrase of "carrying on or engaging in business", and perhaps "transacting business."

With this distinction in mind the conclusion may be reasonably reached that Section 52 of the law of 1901 referred to, does not prohibit a single act performed which may be incidental in its nature, but prohibits the carrying on of business by a company in pursuance of the terms of its act of incorporation without complying with the necessary requirements. As executor or trustee of an estate the Farmers Loan and Trust Company might in a given instance assume to adjust or control, or even settle an estate in Connecticut without infringing the rule, if such act be simply occasional or incidental.

If, however, it proposes to enter the field and compete for appointment in the probate districts of Connecticut, the infrequency of such attempts would not be controlling in determining its liability under the statute.

Beyond question, an application to the court for letters of administration, the filing of a bond, the inventory and appraisal of an estate, the sale of real and personal property with or without the order of the court, the giving of good and sufficient transfers therefor, the filing of a final account and the receiving of compensation, is in every sense of the phrase "transacting business" within the meaning of the act.

It is extremely difficult to lay down an infallible rule which would govern your office at all times with equal justice in view of the question submitted. As I have already emphasized, the phraseology of the act of incorporation, and the purpose and intent accompanying the act done, and whether the act is in the exercise of its principal corporate function, are matters most significant in determining the obligation in a given case.

I am therefore of the opinion that the Farmers Loan and Trust Company of New York comes within the restrictions of Section 52, Chapter 157, of the Public Acts of 1901, except in those instances in which it seeks to do business in Connecticut of an occasional and incidental nature.

Respectfully submitted,

CHARLES PHELPS,

Attorney-General.

LOCAL FIRE MARSHALS.

Section 7 of Chapter 160, Public Acts 1901, places upon the warden of the borough or the first selectman of the town where there is no fire department, save a purely voluntary fire company, the duty to investigate and report concerning fires and damage therefrom.

HARTFORD, November 12, 1901.

MR. ELMORE S. BANKS, Deputy Fire Marshal, State Capitol,
Hartford, Conn.

Dear Sir:— Your favor of October 23d, followed by a personal interview, has reference to the interpretation of Section 7 of Chapter 160 of the Public Acts of 1901, entitled "An Act Creating the Office and Prescribing the Duties of a State Fire Marshal."

A portion of said section provides that "the warden of every borough and the first selectman of every town having no local fire marshal or chief of a fire department shall be known as local fire marshals, and it shall be their duty, within two days, not including Sunday, of the occurrence of any fire within their respective jurisdictions by which property has been destroyed or damaged, to investigate the cause, origin, and circumstance of such fire, and especially to investigate whether such fire was the result of carelessness or design, and for the purpose of such investigation may enter into and upon the premises where the fire occurred and the premises adjacent thereto, and duly examine the same; and the State Fire Marshal shall have the right to supervise and direct such investigation whenever he deems it expedient or necessary. The local fire marshal making such investigation shall forthwith notify said State Fire Marshal and shall, within ten days of the occurrence of the fire, furnish to said State Fire Marshal a written statement, subscribed by him, of all the facts relating to the cause and origin of said fire, and the kind, value, and ownership of the property destroyed or damaged, and such other or further information as may be called for by the blanks furnished by said State Fire Marshal."

Your question in form is as follows :

" In those towns where there is a volunteer fire department the chief of which receives no compensation, and who is chosen by members of the department who have formed a volunteer fire department, is it the duty of that chief of such volunteer fire department to perform the duties prescribed by said Section 7, and if he fails or refuses to perform such duties, is he subject to the penalty imposed by Section 9 of said law?

" Secondly. If such volunteer chief refuses to perform such duty, and if, in your opinion, he cannot be compelled to do so, and is not subject to the penalty prescribed by said Section 9, is it the duty of the first selectman of a town, having within its borders a volunteer fire department, to perform such duties in relation to fires occurring within the fire district of the volunteer fire department? "

You have submitted a question which is largely one of fact. A purely volunteer fire department, the members of which, as you say, receive no compensation, and who tender their services unrewarded and who organize simply to render their services more effective, are not, within the meaning of the law, a fire department, and the head of such an organization is not, within the meaning of the act, a local fire marshal.

A purely volunteer company is without authority and consequently without obligation save that which it may assume. How far, however, a volunteer fire department or company might be affected by the fact that it receives indirectly remuneration in the way of concessions, immunity from taxation, and occasional appropriations, is of course another question.

The law provides that the " warden of every borough, and a first selectman of every town having no local fire marshal or chief of a fire department, shall be known as local fire marshals," and upon them certain duties devolve.

Those towns in which the heads of purely local volunteer fire companies operate are not those towns, within the meaning of the act, having fire marshals or chiefs of a fire department.

The phraseology of the act indicates that it is the "fire marshal" or "chief of a department" "*of the town*" upon whom the obligation is laid. In other words, the law contemplates a local fire marshal or chief of a fire department under municipal control.

I am therefore of the opinion that, in those towns where there is no fire department save a purely volunteer fire company, the obligation to investigate and report concerning fires and the consequent damage to property thereby remains with the warden of the borough or the first selectman of the town.

Very truly yours,

CHARLES PHELPS,

Attorney-General.

BUILDING AND LOAN COMMISSIONER.

Apportionment of Expenses of the Commissioner's Office —
Interpretation of Section 3 of Chapter 178 of the Public Acts of 1897 with Reference to Apportionment among Foreign Building and Loan Associations.

So far as foreign companies are concerned, the statute in question requires an apportionment in proportion to the amount of the assets of each, according to their average as nearly as the same can be ascertained for the year preceding, without regard to the limitations respecting domestic companies.

HARTFORD, CONN., November 13, 1901.

TO the HON. ABIRAM CHAMBERLAIN, State Comptroller,
Hartford, Conn.

Dear Sir:— Your communication of October fifteenth submits for my consideration and opinion the following question, the statement of which, as made by you, is as follows:

"A question has arisen as to the proper interpretation of Section 3 of an act entitled 'An Act Providing for a Commissioner on Building and Loan Associations', approved

May 25, 1897, Chapter 178, page 876. The statute is as follows:

"3. The salary of said commissioner shall be twenty-five hundred dollars annually, and he shall be allowed his expenses, not to exceed five hundred dollars annually, in addition thereto. The Comptroller shall apportion the salary and expenses of said Commissioner among the foreign and domestic building and loan associations and mortgage investment companies doing business in this State, in proportion to the aggregate amount of the assets of each of the building and loan associations, according to their average, as nearly as can be ascertained, for the year preceding, and in proportion to the aggregate amount of the capital stock and surplus of each mortgage investment company; but the amount assessed against any domestic association or company shall not exceed an amount equal to one-eightieth of one per centum of the said assets, and he shall notify each by mail of the amount apportioned to it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

"One or more foreign building and loan associations are desirous of coming into the State to do business, but before doing so inquire of this office as to the interpretation given to the above statute. The interpretation heretofore given to the act by my predecessors in office has been to collect from domestic building and loan associations a sum equal to one-eightieth of one per cent. of the aggregate capital and surplus of each, and has held that the balance of the expenses of the office shall be recovered as a tax from any foreign building and loan associations who came into the State to do business.

"At present the amount collected from domestic companies amounts to about \$800, leaving a deficit of about \$2,200, and it follows that if any building and loan association should come into the State, it would be liable, under the interpreta-

tion heretofore given to the act, to pay the State Treasurer the entire deficit of \$2,200. The foreign company or companies desiring to come into the State represented by counsel claim that the entire expenses of the office, amounting to \$3,000, should be apportioned among the foreign and domestic building and loan associations in proportion to the aggregate amount of the assets of each, and that the foreign associations doing business in the State would be liable only for that sum, whatever it might amount to, which is not in accordance with the position heretofore taken by this office. I desire the opinion of the Attorney-General upon this point, to wit:

"In ascertaining the amount of tax due under the above statute from any foreign building and loan association doing business in the State, is that amount limited to the sum resulting from apportioning the total expense of \$3,000 among foreign and domestic building and loan associations in proportion to the aggregate amount of assets of each, including both capital and surplus; or, upon the other hand, can this office first assess domestic building and loan associations an eightieth of one per cent. upon their aggregate assets, and then collect the entire deficit from one or more foreign building and loan associations who may come into the State to do business?"

The statement of the question is so ample that only a brief discussion is necessary. In the reading of almost every statute there is a point at which the interpretation is apparent and the meaning clear. A limiting clause, however, or a closing sentence, may be prolific of doubt and speculation, and render ambiguous what was before certain and explicit.

The salary of the Commissioner is fixed by law, as well as the limit of his expenses. A provision is made that this amount shall be apportioned by the Comptroller among foreign and domestic building and loan associations and mortgage investment companies doing business in this State, in proportion to the aggregate amount of the assets of each of

the building and loan associations according to their average, as nearly as can be ascertained, for the year preceding, and in proportion to the aggregate amount of the capital stock and surplus of each mortgage investment company.

Stopping here the intention is plain, and the meaning clear. The law provides a rule easy of application whereby the Comptroller may make the apportionment, fixing the exact amount which each must pay.

The above provisions are, however, limited in their operation by a mandate expressed in the language immediately following, viz.:

“But the amount assessed against any domestic association or company shall not exceed an amount equal to one eightieth of one per centum. of the said assets.”

The question then turns upon the interpretation of this last clause; does it mean that so much of the amount of the Commissioner's salary and expenses as is not met by the assessment of one-eightieth of one per cent. against the assets of the domestic associations shall be assessed against, and paid by, the foreign building and loan associations? Or does it mean that after the apportionment is made among the foreign and domestic companies in proportion to the aggregate amount of the assets of each, according to their average, limiting to one-eightieth of one per cent. of the assets the amount of the assessment against domestic companies, that a deficit, if any exists, should be paid by the State?

It will be observed that there is but one general rule of apportionment laid down by the law; but that the operation of the rule when followed by the assessment is restricted in cases of domestic companies.

Until the apportionment is made it is not ascertainable whether a deficit will exist or not. If, after the apportionment, as provided by section third, a deficit is found to exist and the foreign companies are obligated to pay so much of the salary and expenses as is not provided for by this apportionment, then confessedly a second apportionment must be

made. There is no provision or authority for this in the statute. Plainly there is no express provision to this effect, and certainly it cannot be implied, for statutes of this kind are construed against rather than in favor of the State. Those statutes which impose pecuniary burdens are as a rule strictly construed.

"It is a well settled rule of law that all charges upon the subject must be imposed by a clear and unambiguous language, because in some degree they operate as penalties. . . . In a case of doubt the construction most beneficial to the subject is to be adopted."

Endlich on the Interpretation of Statutes, Sec. 345.

"It is in accordance with uniform authorities, as well as the dictates of justice, that statutes imposing duties shall not be construed as against the citizen and in favor of the government, beyond the evident import of the language."

Green vs. New London County Agricultural Society,
32 Conn., 96.

The assessment follows the apportionment, but is restricted in its application when applied to domestic companies.

There is nothing upon which to predicate the assessment but the apportionment, and because the amount assessed is in one case limited to a less sum than that apportioned, this fact does not in the other case increase the assessment beyond the sum originally determined by the apportionment.

And further, no implication can arise obligating the foreign companies to make up a deficit, simply from the fact that one is found to exist, or because the law limits the amount which may be assessed against domestic companies.

If then the legislature intended that an assessment equal to one-eightieth of one per cent. should be made against domestic companies, and the remaining amount necessary to cover the salary and expenses of the Commissioners should be made against the foreign companies, it would have been exceed-

ingly easy to have said so. The law does not say so, and in my judgment it is not implied by the language.

It will be noticed also by a later provision of the same section, that the Comptroller is directed to notify by mail each company, foreign and domestic, of the amount apportioned to it, and such company is called upon to pay the same to the State within twenty days from the time of mailing such notice; and on failure a forfeiture is exacted.

The law, therefore, could not have contemplated a second apportionment, for it gives the companies the privilege of paying immediately upon notice, and compels payment within a limited time, on penalty of a forfeiture.

If, then, immediately upon receiving notice of the apportionment, a foreign company should respond with a remittance, there is no provision for a second apportionment, and no rule by which that apportionment may be governed.

Clearly, then, the apportionment is to be made by the Comptroller in proportion to the aggregate amount of the assets, according to their average, as nearly as can be ascertained, for the year preceding, and notice of the amount of this apportionment is mailed to the respective companies. This is mandatory, and the rule cannot be varied, because the assessment against domestic companies is limited.

I am, therefore, of the opinion, that so far as foreign companies are concerned, the apportionment must be made in proportion to the amount of the assets of each, according to their average, as nearly as the same can be ascertained, for the year preceding, without regard to the limitations respecting domestic companies.

Respectfully submitted,

CHARLES PHELPS,

Attorney-General.

SAVINGS BANK INVESTMENTS.

Bonds of the City of Dubuque — "Assessment" and "Assessed Value for Taxation" Defined.

Under the provisions of Chapter 48 of the Public Acts of 1901, concerning savings banks, bonds of the city of Dubuque, Iowa, are not a legal investment for savings banks, where the total debt of said city exceeds seven per cent. of the valuation of the property therein.

HARTFORD, CONN., February 20, 1902.

HON. CHARLES H. NOBLE, HON. GEORGE F. KENDALL, Bank Commissioners of State of Connecticut.

Dear Sirs:—You have submitted for my consideration and opinion the following question, "Are the bonds of the city of Dubuque, Iowa, at present legal and valid investments for the savings banks of Connecticut in accordance with the provisions of Chapter 48 of the Public Acts of 1901, entitled 'An Act concerning Savings Banks'?"

Among other provisions of said act permitting Savings Banks to invest in certain city bonds, it contains the following restriction: "provided, the amount of the bonds of said city, including the issue in which such investment is made and its proportion, based on the valuations contained in the assessment for taxation next preceding such investment, of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for the payment of its bonds, does not exceed seven per centum of the valuation of property in said city as assessed for taxation next preceding such investment."

The Iowa statute which provides for fixing the valuation and assessment of property for the purpose of taxation in the city of Dubuque, reads as follows:

"Section 1305. Valuation. All property subject to taxation shall be valued at its actual value, which shall be entered opposite each item and shall be assessed at twenty-five per cent. of such actual value. Such assessed value shall be en-

tered in a separate column, opposite each item, and is to be taken and considered as the taxable value of such property, and the value at which it shall be listed, and upon which the levy shall be made. Actual value of property as used in this chapter shall mean its value in the market in the ordinary course of trade."

The appraised or estimated value of the property of the city of Dubuque for the year 1901 was \$23,907,583. The assessed value was \$5,976,895. The total bonded indebtedness amounts to \$1,529,643.

If these figures which I assume, are correct, then it would appear that the sum total of the city's indebtedness does not exceed seven per cent. of the appraised or estimated valuation, but does exceed seven per cent. of the assessed value.

The question then resolves itself into the inquiry, what is the valuation of the property of the city of Dubuque as assessed for taxation? Is it the appraised value, or the tax value?

It would seem that the two valuations are authorized; the actual value and the assessed value. The first is estimated and the second is arbitrary; the first being preliminary to the second. A general estimate is made of the actual value of all the property. Following this and based upon it, is the arbitrary value fixed for assessment and taxation.

The rule of the Connecticut statute excluding bonds from investment of those cities whose sum total of indebtedness exceeds seven per cent. of the value of its property, was made for the protection of the savings banks in employing such investments and for the consequent protection of its depositors.

It would seem quite difficult to obtain with certainty the true market or actual value of the property of a given city; such valuation must necessarily be based upon estimates more or less uncertain. It would be easy to get them too high; it would be easy to get them too low; but by obtaining an estimate, and then taking a given per cent. of the same, the result

would be to obtain a most conservative standard of valuation. By this method it would be impossible to overrate the value of the property of a given city.

It has been the policy of our law to urge the assessment of taxation at its actual value, and the law assumes that the assessed value is its real value.

With us the law presupposes that all property goes into the list at its fair market value, and it does not excuse a departure from this rule that in other jurisdictions other valuations are fixed more or less arbitrary, either by the growth of custom or by the command of a statute.

The Connecticut statute prohibits investment in the bonds of those cities whose total debt exceeds seven per cent. of its taxable property. Its precise words are "based on the valuation contained in the assessment for taxation." The last two words limit those preceding them and indicate the purpose and object of the assessment and valuation, which is taxation. Had the law contemplated the fair market value, or the appraised or estimated value, it could easily have said so.

Keeping in mind the wording of the statute, which speaks of the "valuation of property in said city as assessed for taxation," we may ask what is meant by assessment.

"The word assessment when used in connection with taxation may have more than one meaning. The ultimate purpose of an assessment in such connection is to ascertain the amount that each taxpayer is to pay. Sometimes this amount is called an assessment. More commonly the word assessment means the official valuation of a taxpayer's property for the purpose of taxation."

State v. N. Y., N. H. & H. R. R. Co., 60 Conn., 335.

It is in the latter sense that the word "assessed" is used in the statute. The assessed value is the official value. "The valuation of property by assessors is solely for the purpose of determining the amount each shall pay as taxes."

Martin, Adms., v. N. Y. & New England R. R. Co., 62 Conn., 343.

I am therefore of the opinion that in order to determine the value of the property of the city of Dubuque, for the purposes of ascertaining whether the total indebtedness of said city exceeds seven per cent. of that value, it is necessary to adopt the valuation at which the property is assessed for taxation.

The "assessed value for taxation" is \$5,976,895, and from the figures quoted above the total indebtedness exceeds seven per cent. of that amount, which brings the bonds in question within the restriction of the Connecticut statute, and must therefore be considered as unavailable for investment by the savings banks of the State.

Very truly yours,
CHARLES PHELPS,
Attorney-General.

CONSTITUTIONAL CONVENTION.

Contingent Expenses — Compensation of Delegates.

In view of the powers given to the Constitutional Convention in Sections 6 and 15 of Chapter 146 of the Public Acts of 1901, the Comptroller may honor the grants made by the Convention covering the transportation of delegates, the salary of officers, the stationery and printing bills, and all incidental expenses, but not including compensation of delegates, as such, to the Convention.

HARTFORD, April 30, 1902.

HON. ABIRAM CHAMBERLAIN, Comptroller, Hartford, Conn.

Dear Sir:—Your favor of April 23d containing the following communication is received:

"Inquiry is made at this office as to what its action will be in regard to paying the bills of the Constitutional Convention. I would, however, request your construction of Section 15, Chapter 146, of the Public Acts of 1901, as to whether compensation of delegates and contingent expenses can be lawfully paid under the same, and if so, what such may consist of."

Section 15 of the law referred to reads as follows: "The compensation of said delegates shall be such as shall be hereafter established by law. Said Convention may make out its debentures according to law, and may make the grants necessary and proper to cover its contingent expenses, which, being duly registered in the comptroller's office, shall be paid by the treasurer."

Section 15 should be read in connection with Section 6. The latter declares that delegates may choose one of their number to be president, and may appoint such other officers as they may deem necessary, and may determine what shall be the duties and compensation of such officers.

The Convention possesses no legislative powers, and thus far has sought to exercise none, but has kept within the limitations and restrictions of the act in question. Its authority to make out debentures is especially accorded it by the act which called it into being. That authority, however, is restricted by the limitations accompanying the authority, and which, in the section quoted, allows it to make out its debentures according to law and make the grants necessary and proper to cover its contingent expenses.

The phrase "contingent expenses" may reasonably include the transportation of the delegates, the salary of the duly appointed officers, the stationery and printing bills, and such other incidental expenses as legally appertain thereto. Indeed, it is especially provided that the Convention may determine not only what shall be the duties but what shall be the compensation of its officers; and having been given the power to determine such compensation, it is entirely reasonable, in view of the phraseology of Sections 6 and 15, that the same should be included in its grants and debentures.

The matter of the compensation of delegates, however, stands upon different ground. The amount of that compensation has not yet been fixed, but it is especially provided that the same shall "hereafter be established by law."

This refers to some authority having a lawmaking power. Unquestionably reference is here made to subsequent legislation, indicating some action to be taken at a later date, either by the General Assembly then in session, or by some other General Assembly.

It cannot be consistently claimed that the Convention has authority to make out debentures for an amount which not only has not yet been fixed, but which the Convention under the act in question has no power to fix. That amount can only be legally established by some proper action of the next General Assembly.

I am, therefore, of the opinion that the debentures or grants made by the Constitutional Convention covering the contingent expenses should be honored; that these may include the transportation of delegates, the salary of officers, the stationery and printing bills, and all incidental expenses appertaining thereto; but that such debentures and grants should not include the compensation of delegates, as such, to the Convention.

Respectfully submitted,
CHARLES PHELPS,
Attorney-General.

THE INDETERMINATE SENTENCE.

Minimum Sentence — Good Behavior — Parole.

Sections 1535-1536 of the last revision of the General Statutes, providing for the indeterminate sentence and for parole, are not inconsistent with Section 2900, which allows a diminution of sentence for good behavior, but are thereby limited so that the actual minimum sentence becomes the shortest time stated by the court, minus the time allowed for good behavior. Parole may therefore be granted at the termination of the minimum sentence as thus defined.

HARTFORD, July 30, 1902.

HON. ALBERT GARVIN, Warden Connecticut State Prison,
Wethersfield, Conn.

Dear Sir: — Your favor of July 29th submits the following inquiries: "Does a convict sentenced under the indeter-

minate sentence law which became operative August 1, 1901, earn 'good time' upon his minimum sentence, and if so is he eligible to parole at the expiration of his minimum term as modified by the good time law?"

My answer to both of these inquiries is in the affirmative. All of the provisions of the law relating to the sentence, confinement and discharge of convicts must be interpreted so as to be consistent, each with the other, if possible.

Section 1535 of the last revision of the General Statutes provides that the court imposing the sentence shall establish a maximum and minimum term for which said convict "may" be held in prison.

Section 1536 provides that any person so sentenced to the State prison, after having been in confinement for a period not less than said minimum term, may be liberated on parole at the discretion of the proper authorities; but both of these sections should be read in connection with Section 2900, which limits and modifies the language and provisions of those sections.

The minimum and maximum terms of confinement are two distinct periods of time, but subject to alteration or modification as they come under the conditions named in the law.

The minimum term is a definite period minus the time allowed the prisoner for good behavior. This is true of the maximum term. All sentences of the court carry with them a possibility of a diminution of time under certain conditions.

Section 2900 uses very broad and emphatic language when it declares that "any prisoner may, by prompt and cheerful obedience to the rules of said prison, earn a commutation or diminution of his sentence"; then follows the rule by which that commutation is computed.

No distinction is made here concerning the nature of the sentence. The convict may, by complying with the required condition, shorten the time of sentence, whatever that sentence may be. It is true that by the language of Section 1536 those prisoners only are entitled to parole who have been

confined for a period not less than the minimum term; but the minimum term becomes, in the meaning of this act, the shortest time stated by the court minus the time allowed for good behavior.

You have stated a concrete case, that of Peter Long, who was sentenced for a minimum of ten and a maximum of twelve years.

Applying the rule as I have stated it, if I am correct in my interpretation, he would be entitled to "good time," as you express it, on his full maximum sentence, and to parole after the expiration of his minimum term modified by the "good time" earned.

Very truly yours,
CHARLES PHELPS,
Attorney-General.

STATE PAUPERS.

Section 2493 of the General Statutes of 1902 Construed —
Prior Statutes Discussed — Marlborough vs. the Town
of Chatham, 50 Conn., 554, cited.

The statute which provides for State support of paupers not settled in any town is a voluntary assumption of burdens by the State, is prospective and remedial, and should be liberally construed to afford the relief intended.

HARTFORD, November 12, 1902.

HON. ABIRAM CHAMBERLAIN, Comptroller of the State of
Connecticut, Hartford, Conn.

Dear Sir: — Your communication of recent date requests an interpretation of Section 2493 of the General Statutes, Revision of 1902, with special reference to the question whether the Comptroller is obligated to reimburse a town furnishing support to a person claiming such as a State pauper, who is found to have previously resided within the State for

a period of six months remotely from the date of his application for aid. The section referred to reads as follows:

"All persons needing relief, who have no settlement in any town in this State, shall, when needing relief, be provided for by the Comptroller for the period of six months next after they come into this State and no longer, and all indigent persons discharged from the State prison or county jail, or from the State or county workhouse, who were not inhabitants of any towns in this State at the time of their commitment to such prison, jail, or workhouse, and who have no relatives in this State, liable and able to support them, together with all children born of such persons while serving out a sentence in such prison, jail, or workhouse, shall, if needing relief, be provided for by the Comptroller, for the period of six months next after such discharge, and no longer."

The earlier statute upon this subject, that of 1878, varied somewhat in its phraseology from the one above quoted, and provided that "all persons needing relief, who have no settlement in any town in this State, shall be State paupers, and shall when needing relief be provided for by the Comptroller for the period of six months after they come into the State."

The statute of 1878 came before the Supreme Court for construction in the case of the town of Marlborough vs. the town of Chatham, 50 Conn., 554, wherein it is held that the period intended is the first six months of pauperism and not the first six months of residence.

Subsequent to this decision, the General Assembly in 1885 amended the statute, by providing that the six months referred to should be the period *next* ensuing after coming into this State.

The facts of the present case disclose that one Frederick A. Winchell, aged about thirty-three years, came to the city of Bridgeport in this State, presumably from Massachusetts, about January 28, 1902, where he was taken sick and subsequently transferred to the State almshouse at Tariffville, in the

town of Simsbury, where State paupers are cared for, notice of which was sent to the State authorities February 1, 1902.

It appears that he subsequently developed smallpox and died, incurring a large expense, and the State is now called upon to bear that portion of the expense covered by the first six months of his sickness.

It is a fact admitted that when the said Winchell was a child, about twenty-eight years ago, he lived for about one year in Simsbury in this State with his parents; that his father was made a voter in that town March 19, 1872, and that, his mother dying soon afterwards, the father left the State with the remaining members of his family, including Frederick.

The Comptroller's office, acting under advice previously given, ruled that a residence of six months in this State at any time during a person's life relieves the State from obligation of support of that person, upon the ground that the taking up of one's abode the second time in the State cannot constitute a period "*next*" after coming into the State; in other words, it is contended that a six months' residence in this State will forever preclude a party from thereafter becoming a State pauper.

At the threshold of the inquiry we are met by the significant fact that the State has voluntarily assumed an obligation; no burden has been imposed upon it, but rather there has been an assumption of a portion of the town's burden. Of this the State has at all times the power to relieve itself.

It is not therefore to be supposed that the State, acting through its General Assembly, intended to take refuge behind either a technicality or a strained construction of the statute when it might at will lay down the burden which it voluntarily assumed. The statute is also remedial in its character and should therefore be liberally construed. *Wolcott vs. Pond*, 19 Conn., 596.

In the light of a liberal construction, a twelve months' residence in this State twenty-eight years ago of a child almost in infancy would seem to be too remote to be pleaded in bar

when State aid is invoked for relief of the same person, who now as an adult pauper comes back into this State.

The residence of some months' duration in this State might be most significant and important in determining the question of the State's duty and obligation in a given case, but it could not be decisive of it.

Is the advent a *bona fide* one; is it without ulterior design; is it free from suspicion and intrigue; does an honest purpose attend the application?

If these questions are satisfactorily answered, a simple prior residence of a few months taken alone cannot be considered as controlling. No iron rule can be laid down governing all cases of this character if a substantial time elapses between the first and second coming into the State; and if they are distinct and independent of each other and no collusion of any kind exists, and the burden of support rests upon the town, then under a liberal construction of the statute the State has assumed a portion of the town's burden.

It is important in this inquiry to observe the significant language of the Supreme Court in its construction of the earlier statute. The interpretation by the court in the case of *Marlborough vs. Chatham*, 50 Conn., 556, of the language of this statute is most broad and liberal. The opinion declares that "the claim of the plaintiffs is technical, and seems not to be based upon those considerations which must have induced the State to take upon itself the burden of furnishing support in the first instance to all those of the statute description needing relief. It would seem that these considerations could not have been based upon a mere difference in the time when the relief should be needed, but rather upon the character of the burden which some municipal body must bear, and the urgent necessities of the case." . . . "The legislature was providing for a new burden in the passage of the statute, and regarded the State as in equity bound to bear some part of it before imposing the remainder upon others."

As bearing upon the present case it is important to observe that the year's residence of Winchell when a child, twenty-eight years ago, occurred long before the enactment of the present statute. The law must be considered as prospective rather than retroactive; its provisions apply to cases as they existed at or subsequent to the passage of the act. *Plumb vs. Sawyer*, 21 Conn., 355. *Middletown vs. N. Y., N. H. & H. R. R.*, 62 Conn., 497.

A temporary residence, therefore, of a few months within the State prior to the existence of the present statute, cannot affect Winchell's relationship with the State or the Comptroller's obligation in the premises. For this reason, as well as for those already considered, I am of the opinion that the year's residence of Winchell in this State when a child twenty-eight years ago does not render him ineligible as a State pauper, but makes him such under a liberal construction of the statute, and makes it incumbent upon the Comptroller to furnish him support for six months next after January 28, 1902. the date upon which he came into the State.

Very truly yours,

CHARLES PHELPS,

Attorney-General.

STATEMENT OF COST OF ASSISTANCE RENDERED THE OFFICE, WITHIN THE STATE, PERSONAL AND INCIDENTAL EXPENSES.

1901.			
Jan. 16,	Entry and Record — Mersick v. Hartford Street Railway Co.,	G. A. Conant, Clerk, . . .	\$2.15
Mar. 1,	Clerical assistance, ...	G. A. Kellogg, . .	100.00
Mar. 17,	Expenses to Washington and return, March 17, 18, and 19, ...		55.09
Nov. 6,	General services from May 24 to July 17, ...	John H. Buck, . .	175.00
Nov. 6,	Services from Feb. 19 to Nov. 6, <i>in re</i> foreclosure of mortgages, ...	John H. Buck, . .	230.66
Dec. 27,	Services and expenses <i>in re</i> Tallmadge & Lyon hearing before Legislative Committee, ...	Russell Frost, . .	278.05
1902.			
Jan. 10,	Personal expenses <i>in re</i> Plant estate, ...		2.45
Jan. 25-30,	Personal expenses at New Haven and Hartford, <i>in re</i> Plant estate, ...		16.55
Jan. 30,	Services <i>in re</i> Gilman estate, ...	W. H. Williams, . .	150.00
Feb. 11,	Entry fee <i>in re</i> Gallup's Appeal, ...	W. R. Shelton, Clerk, ...	3.00
Feb. 25,	Services <i>in re</i> Plant estate, Jan. 25 to Feb. 6, ...	White, Daggett & Tillson, ...	25.00
Apr. 8-25,	Personal and incidental expenses in New York and Washington <i>in re</i> State v. The Travelers Insurance Co., in the Supreme Court of the United States, and <i>in re</i> the Noank fishermen's claim relating to their controversy with the Fish and Game Commission of New York, ...		210.14
July 8,	Services <i>in re</i> foreclosures and general matters, ...	Perkins & Perkins, . .	230.00
Aug. 29,	Personal expenses <i>in re</i> trip to Noank, ...		9.26
Sept. 4,	Service of subpoenas <i>in re</i> Tallmadge & Lyon hearing, ...	Sculley, deputy-sheriff, ...	12.16
Nov. 25,	Professional services in Superior Court and on appeal in the Supreme Court of Connecticut <i>in re</i> State v. Travelers Ins. Co., ...	E. D. Robbins, ...	500.00

1902. Nov. 20, 21, & 22,	Personal and incidental expenses in New York <i>in re</i> business with New York Fish and Game Commission, ...		\$57.62
Nov. 28,	Copies of record and incidentals <i>in re</i> Malcolm Graham's Ap- peal from Probate, ...		8.60
Dec. 5 and 6,	Personal expenses in Bridgeport Superior Court <i>in re</i> Graham's Appeal, ...		13.32
Dec. 1-30,	Clerical assistance, ...	G. A. Kellogg,	100.00
			\$ 2,179.05

STATEMENT OF COST OF ASSISTANCE RENDERED THE
OFFICE WITHOUT THE STATE.

1901. Feb. 28,	State <i>v.</i> E. J. & T. H. B. Cor- rell (previously re- ported),	Foreclosure of mortgage, Hicksville, O.,	L. E. Griffin, Attorney, Hicksville, O.,	\$30.00
Feb. 28,	State <i>v.</i> James & Sidna Veal,	Foreclosure of mortgage, Circleville, O.,	S. L. Grigsby, Attorney, Circleville, O.,	27.66
July 26,	State <i>v.</i> May G. Wells,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	50.00
Nov. 1,	State <i>v.</i> Harvey J. Jones,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	50.00
Nov. 1,	State <i>v.</i> J. H. Northrup,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	35.00
Nov. 8,	State <i>v.</i> George Shrimplin,	Appearance in Probate pro- ceedings,	C. W. Butler, Attorney, Defiance, O.,	14.05
1902. Feb. 27,	State <i>v.</i> Levi Shultz,	Foreclosure of mortgage, Paulding, O.,	W. H. Phipps, Attorney, Paulding, O.,	14.00
Mar. 1,	State <i>v.</i> William E. Moser,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	20.00
May 24,	State <i>v.</i> Nellie Mack <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	110.00

1902. May 24,	State <i>v.</i> M. & A. E. Baker,	Foreclosure of mortgage, Lima, O.,	Cable & Par- menter, Attys., Lima, O.,	\$25.00
June 1,	State <i>v.</i> Eli Blank <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	35.00
June 1,	State <i>v.</i> David F. Gary <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	50.00
June 1,	State <i>v.</i> M. C. Jones <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	45.00
June 1,	State <i>v.</i> J. H. McMichael <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	45.00
June 1,	State <i>v.</i> J. H. McMichael <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	45.00
June 1,	State <i>v.</i> A. J. Murray <i>et al.</i> ,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	45.00
Oct. 1,	State <i>v.</i> Gustav Gies,	Foreclosure of mortgage, Toledo, O.,	J. C. Munger, Attorney, Toledo, O.,	30.00
				\$670.71

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Index General Statutes of Con-			
necticut,	1889-1893.		
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U. S.,	1874-1889,	Gould & Tucker.	Vol. 1.
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U. S.,	1889-1897,	" "	" 2.
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States,	2d Ed.—1878.		
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" " " " " "	" "	1895-1896.
" " " " " "	" "	1896-1897.
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The New Connecticut Civil Officer.		
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United States First Comptroller's Decisions (Vols. 3 to 6).		
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Wharton's Criminal Law, ...	10th Ed.	2 Vols.
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Root's " 1764-1793	Vol. 1	
" " 1793-1798	" 2	
Day's " 1802-1804	" 1	
" " 1805-1807	" 2	
" " 1807-1809	" 3	
" " 1809-1810	" 4	
" " 1811-1813	" 5	
Connecticut " 1814-1901	(73 Vols.)	
Private Laws of Connecticut, 1789-1836, Vols. 1 and 2.		
" " " " 1836-1856,	" 3	
" " " " 1836-1856,	" 4	
" " " " 1857-1865,	" 5	
Special " " " 1866-1870,	" 6	
" " " " 1871-1875,	" 7	
" " " " 1876-1880,	" 8	
" " " " 1881-1884,	" 9	
" " " " 1885-1889,	" 10	
" " " " 1893,	" 11	
" " " " 1895 & 1897,	" 12	
" " " " 1899 & 1901,	" 13	
Statutes of Connecticut, ...	1838	
" " " " " "	1854	
General Statutes of Connecticut, Revision of	1866	
" " " " " "	1875	
" " and Public Acts of Connecticut, 1875-1882		
" " of Connecticut, ...	1888	
" " " " Revision of	1902	

REPORTS OF ATTORNEY-GENERALS.

Report of	Attorney-General	of	Alabama,	1898
"	"	"	"	1900
"	"	"	California,	1895-1896
"	"	"	"	1899-1900
"	"	"	Colorado,	1897, 1898
"	"	"	"	1899-1900
"	"	"	Georgia,	1896
"	"	"	"	1897
"	"	"	"	1898
"	"	"	"	1900
"	"	"	Indiana,	1895-1896
"	"	"	"	1897-1898
"	"	"	"	1899-1900
"	"	"	Illinois,	1897
"	"	"	"	1897-1898
"	"	"	Iowa,	1897
"	"	"	"	1898
"	"	"	"	1899
"	"	"	Kansas,	1895-1896
"	"	"	"	1897-1898
"	"	"	"	1899-1900
"	"	"	Louisiana,	1898
"	"	"	Maine,	1893-1894
"	"	"	"	1897-1898
"	"	"	Massachusetts,	1899
"	"	"	Michigan,	1897
"	"	"	"	1898
"	"	"	"	1899
"	"	"	"	1901
"	"	"	"	1902
"	"	"	Minnesota,	1894
"	"	"	"	1896
"	"	"	Montana,	1897-1898
"	"	"	"	1899-1900
"	"	"	Nebraska,	1897-1898
"	"	"	New York,	1889
"	"	"	"	1891
"	"	"	"	1895
"	"	"	"	1896
"	"	"	"	1897
"	"	"	"	1898
"	"	"	North Carolina,	1899-1900
"	"	"	North Dakota,	1896
"	"	"	South Carolina,	1896
"	"	"	"	1900
"	"	"	" Dakota,	1899-1900

Report of Attorney-General of Texas,	1895-1896
" " " " "	1897-1898
" " " " "	1899-1900
" " " " United States,	1897-1898
" " " " Utah,	1896
" " " " Virginia,	1897
" " " " Washington,	1901
" " " " West Virginia,	1896-1897
" " " " " "	1897-1898
" " " " Wyoming,	1895-1896
" " " " " "	1897-1898

MISCELLANEOUS.

Connecticut Volunteers who served in the Spanish-American War,	1898-1899
Navigation Laws of the United States,	1895
Official Opinions of the Attorney-General of the United States,	1898
Opinions of Attorney-Generals of State of Washington,	1901
Report of Board of Mediation and Arbitration,	1897
" Adjutant and Inspector-General of South Carolina,	1900
" Interstate Commerce Commission,	1897
" " " " " "	1899
" Lake Mohonk Conference on International Arbitration.	
" State Treasurer of Missouri,	1901
Standard Oil Trust Records.	
Taylor's Criminal Digest,	1897
Ninth Annual Report State Commission in Lunacy,	1896-1897
Tenth " " " " " "	1897-1898
Trusts: Their Uses and Abuses, Registration & Trust Co. of N. Y.	

INDEX TO CASES WITHIN THE STATE.

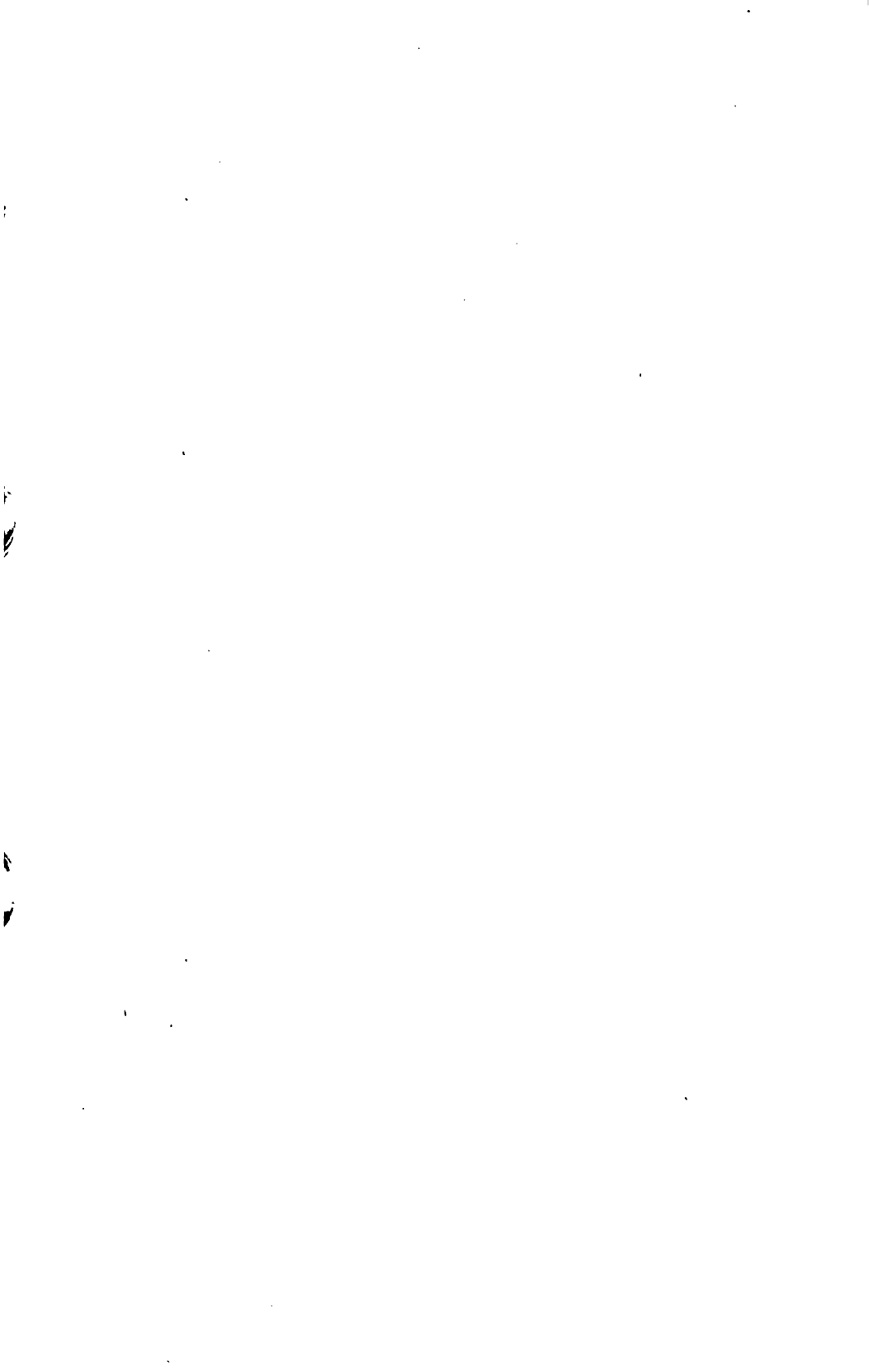
Betts, Insurance Commissioner, v. The Connecticut Life Insurance Company of Waterbury, ...	13
Betts, Insurance Commissioner, v. The Wooster Insurance Company of Danbury, ...	13
City of Hartford v. Stephen Maslen et al., ...	23
Gallup's Appeal, as treasurer, from the order and decree of the Probate Court of the District of Fairfield, ...	19
Graham's Appeal from the order and decree of the Probate Court of the County of Fairfield, ...	21
Hopkins, Mary Frances—Estate of, ...	23
Mersick, Treas., as Trustee, v. The Hartford & West Hartford Horse Railroad Company, ...	14
Norton et al., Appeal from Probate, ...	16
Plant, Henry B.—Estate of, ...	19
State v. Barber, ...	20
State v. Bliss et al., ...	19
State v. Bushnell et al., ...	18
State v. Conorton et al., ...	13
State v. Cooke, ...	16
State v. Dickerman et al., ...	15
State v. Janson et al., ...	21
State v. Merrill et al., (1)	22
State v. Merrill et al., (2)	22
State v. Merrill et al., (3)	22
State v. Morehouse et al., ...	14
State v. Noble et al., ...	14
State v. McKee, ...	20
State v. Pratt et al., ...	18
State v. Russell et al., ...	17
State v. Ryan et al., ...	16
State v. Spencer et al., ...	17
State v. Stewart et al., ...	17
State v. Travelers Insurance Co.	12
State v. Willett, ...	20

INDEX TO CASES WITHOUT THE STATE.

State v. Baker, ...	32
State v. Beck and wife, ...	25
State v. Blank and wife, ...	25
State v. Bradley et al., ...	29
State v. Brunneau, ...	28
State v. Dierstein, ...	31
State v. Everist, ...	29
State v. Ewing, ...	32
State v. Fink, ...	29
State v. Gary, ...	26
State v. Gies, ...	26
State v. Jones et al., ...	29
State v. Jones, ...	26
State v. Mack, ...	27
State v. Miller, ...	33
State v. Moon et al, ...	26
State v. Moon, ...	27
State v. Moser, ...	27
State v. Murray, ...	27
State v. McCormick, ...	30
State v. McMichael, ...	28
State v. McMichael and wife, ...	28
State v. Northroup, ...	30
State v. Schultz, ...	31
State v. Shrimplin, ...	32
State v. Shuler and wife, ...	31
State v. Taylor, W. T., ...	30
State v. Taylor, W. R., ...	30
State v. Veal, ...	25
State v. Wells et al., ...	28
State v. Yoakam, ...	32

INDEX TO OPINIONS.

Building and Loan Commissioner: Apportionment of Expenses — Interpretation of Section 3 of Chapter 178 of the Public Acts of 1897 with reference to apportionment among foreign building and loan associations, ...	56
Compensation of Messengers and Doorkeepers: Contingent expenses of the General Assembly — Special Services, ...	48
Constitutional Convention: Contingent Expenses — Compensation of Delegates, ...	65
Corporations: Franchise Fees — Tax on Increase of Capital, ...	37
Foreign Corporations doing business in Connecticut: Section 52 of Chapter 157 of the Public Acts of 1901 construed — Status of the Farmers' Loan & Trust Company of New York, ...	50
Indeterminate Sentence: Minimum Sentence — Good Behavior — Parole, ...	67
Labor Laws: Constitutionality of House Bill No. 120, 1901 — Regulating Wages and Hours of Labor — Principles for determining the constitutionality of Statutes — Opinions of the highest Courts of other States as to constitutionality of Statutes similar to the proposed law, ...	40
Life Insurance Policies: Character of "interest-bearing dividend policies" of the Hartford Life Insurance Company — Conflict of interest between stockholders and policy-holders — Duty of Insurance Commissioner, ...	34
Local Fire Marshals, ...	54
Savings Bank Investments: Bonds of the City of Dubuque — "Assessment" and "Assessed Value for Taxation" Defined, ...	62
State Paupers: Section 2493 of the General Statutes of 1902 construed — Prior Statutes discussed — Marlborough <i>vs.</i> the Town of Chatham, 50 Conn., 554, cited, ...	69



State of Connecticut,
PUBLIC DOCUMENT No. 2.

REPORT
OF THE
COMMISSIONER OF THE SCHOOL FUND

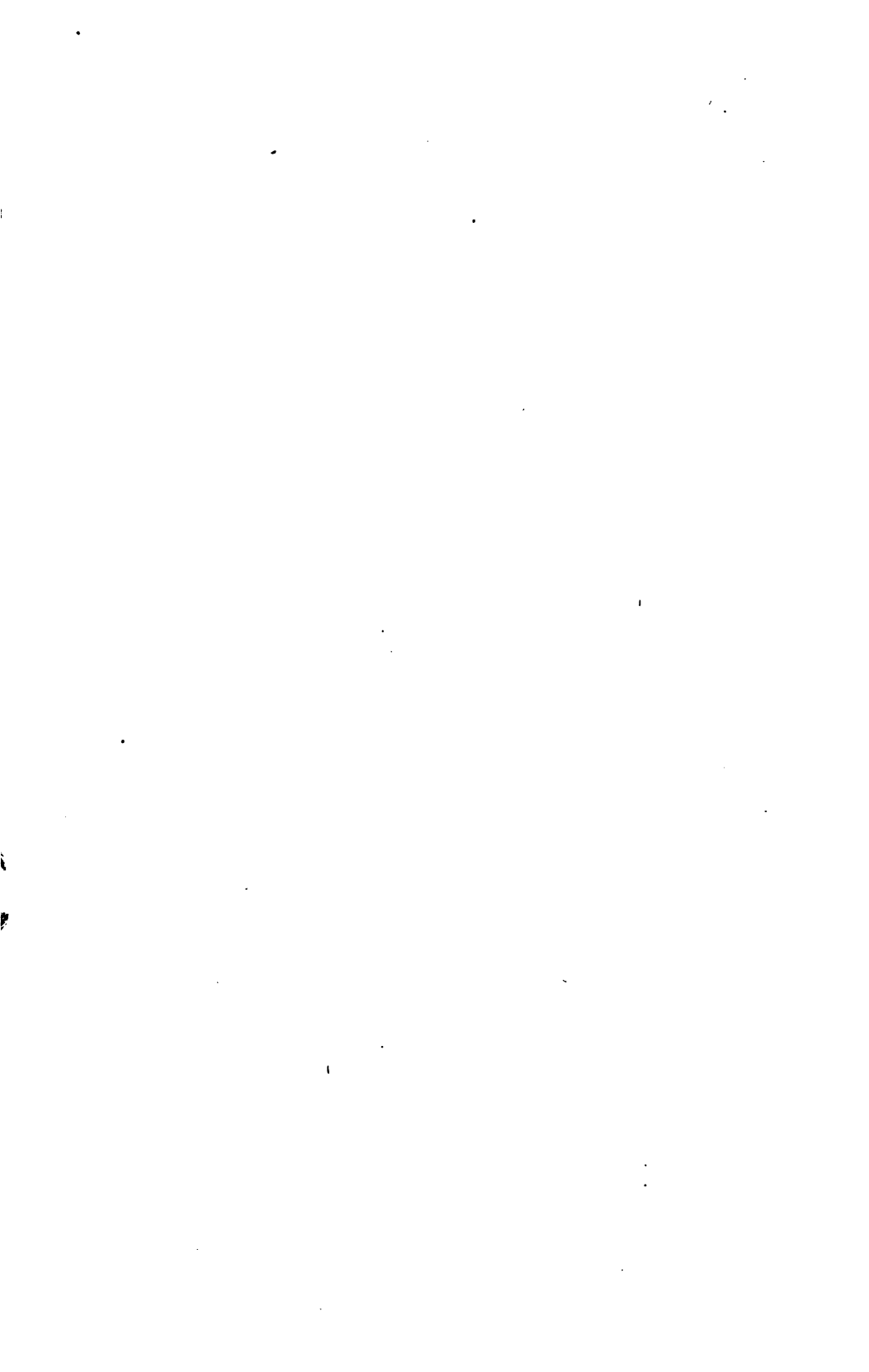
—TO—

HIS EXCELLENCY THE GOVERNOR,

For the Fiscal Year Ending
Sept. 30, 1902.

Printed by Order of the Legislature.

HARTFORD, CONN.:
PRESS OF THE HARTFORD PRINTING COMPANY,
(ELIHU GEER SONS.)
1902.



REPORT

OF THE

Commissioner School Fund.

To His Excellency the Governor:

In compliance with the Statute law of the State, I submit herewith my annual report of the condition of the School Fund for the fiscal year ending September 30, 1902.

The amount of the principal of the fund, September 30, 1902, was \$2,020,732.91 as against \$2,019,303.52 September 30, 1901, showing an increase of \$1,429.39 during the year.

The net increase of the principal since my incumbency of the office of Commissioner, Aug. 1, 1898, has been the sum of \$13,827.24.

The receipts to the principal for the year have been as follows, viz: on account of loans paid \$225,850.15; on real estate sales, \$16,850.48; from receiver of Stafford National Bank, \$100.00. Total, \$242,800.63, and there has been disbursed to borrowers the sum of \$260,173.00.

The amount of renewals of expiring loans was \$25,335.00.

The receipts and disbursements show less number of loans paid and consequently less amount of new loans made than in the foregoing fiscal year. The applications for loans have been greater in number and in amount than in the former year, and largely in excess of funds to fill them; lower rates of interest, however, are required by borrowers than formerly.

In my annual report of 1900 I stated that "the revenue of the fund will undoubtedly be somewhat reduced, owing to the large amount of money seeking investment, and the consequent reduction of interest rates in all sections of the country;" and it will be noted that the receipts on the revenue account for the

last fiscal year show a reduction from that of the former year, the amount being \$107,824.39, September 30, 1902, as against \$114,796.37, September 30, 1901.

The amount transferred to the civil list fund of the State, March 1, 1902, for distribution for school purposes was \$110,524.21, showing the earnings of the fund for the school year to have been a fraction less than five and one-half per cent. on the whole amount of the principal of the fund, and a fraction over five per cent. on the same after deducting expenses of management.

As required by law, I report the amount of interest due and unpaid for six months or more, September 30, 1902, as follows: On mortgage loans in Connecticut, \$5,857.82; in Ohio, \$781.00; and in Indiana, \$105.00. Total, \$6,743.82.

There has been no change in the investments in bank stock during the year. The income from the same is somewhat reduced. One of the banks has passed three dividends causing a reduction in the revenue from this source (on the basis of former dividends), of \$900.00, and some other banks have reduced the amount of their dividends.

Under Section 7, Chapter 106, Session laws of 1901, "Concerning taxation of certain corporations," there has been received from the Treasurer of the State out of the tax paid by the banks the sum of \$517.00, distributed as follows, viz: The Connecticut National, \$32.00; City, of Hartford, 95.00; Hartford National, \$250.00; Middlesex National, \$40.00; and Waterbury National, \$100.00, which sums have been added to the revenue of the fund. (These amounts are included in the dividends on bank stock in table No. 4 accompanying this report.) The average rate of dividends on bank stocks has been as follows, viz: On the basis of the amounts paid directly by the banks, five and 78-100 per cent. On the basis of receipts from banks and treasurer, six and 23-100 per cent. On the basis of the market value of the stock, four and 73-100 per cent.

The real estate held by the fund is, with few exceptions, in good condition and is yielding a fair rental. The amount of real estate from which no income was derived the past year was \$13,285.18, of which \$12,335.18 was in Connecticut, and \$950.00 in Massachusetts.

The *net* profit from sales during the year was \$1,329.39, which amount has been added to the principal of the fund.

Advantageous sales have been made of several pieces since the close of the fiscal year.

A re-appraisal of the securities belonging to the School Fund (in compliance with the Statute law of the State, requiring such a re-appraisal every five years) has been in progress for some months, and although not completed, so far, it shows that with but few exceptions the mortgage securities are satisfactory and come within the provisions of the law.

Accompanying this report will be found Abstract No. 1, containing schedule of securities comprising the principal of the fund, statements Nos. 2 and 3, of receipts and disbursements of principal and revenue; No. 4, bank stock and dividends; No. 5, showing cost of management; No. 6, estimated amount of principal since 1820. By reference to this last statement it appears that the average amount of the principal for the fifty-four years given was \$2,012,214.29; and that the amount of principal now is \$2,020,732.91. Statement No. 7 gives the amount of dividends since the fund was established, and shows that the sum of \$10,314,094.67 has been distributed from the earnings of the Fund to the schools of the State during one hundred and five years.

An abstract of the schedule of the securities of the Agricultural College Fund, in the custody of the Commissioner, and invested under the direction of the Treasurer of the State and the Commissioner, also accompanies this report.

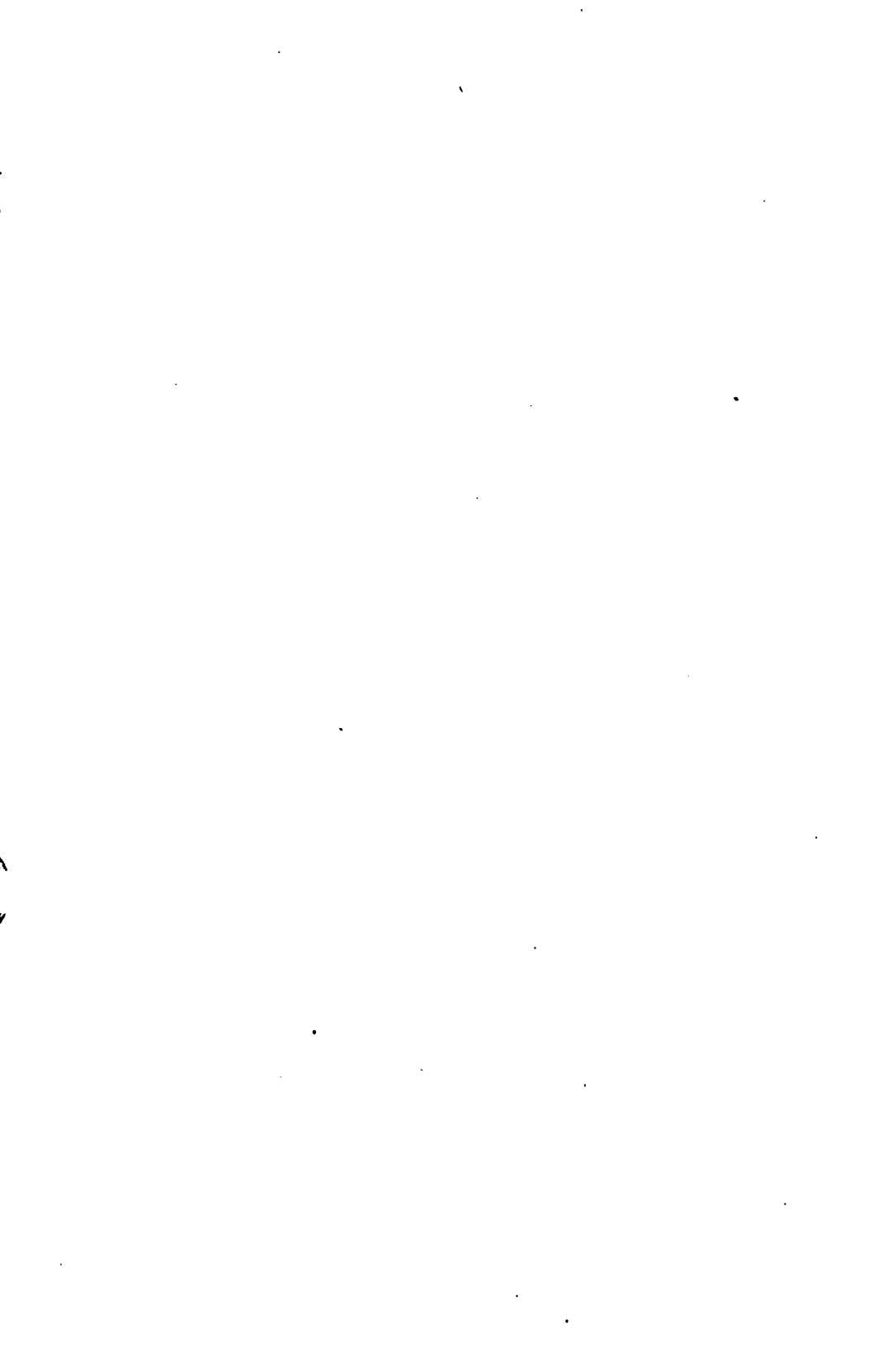
Respectfully submitted,

CARNOT O. SPENCER, *Commissioner*.

HARTFORD, CONN., Dec. 20, 1902.



1902



No. 1.

AN ABSTRACT
OF THE
SCHEDULE OF THE SECURITIES
CONSTITUTING THE
Principal of the Connecticut School Fund,
SEPTEMBER 30, 1902.

BONDS, NOTES AND MORTGAGES.

In Connecticut, ...	\$888,244.21
In Ohio, ...	814,361.80
In Indiana, ...	19,100.00
In Massachusetts, ...	157.00

REAL ESTATE.

By foreclosure and deeds, cost, ...	176,333.65
---	------------

BANK STOCK.

In Nine Banks, cost, ...	115,212.61
--------------------------------	------------

CASH.

In Treasury, ...	7,323.64
	<u>\$2,020,732.91</u>

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the principal of the School Fund of said State, as prepared and presented to us by CARNOT O. SPENCER, Commissioner of said Fund, and have carefully compared the items thereof with the vouchers in the office of said Commissioner on the 30th day of September, 1902, and find the same to be correct, and amounting to the sum of two million, twenty thousand, seven hundred and thirty-two dollars and ninety-one cents (\$2,020,732.91).

WALTER A. RILEY, } *Auditors of*
JAMES P. BREE, } *Public Accounts.*

HARTFORD, CONN., Dec. 10, 1902.

No. 2.

STATEMENT of the Receipts and Disbursements of the Principal of the School Fund,
from October 1, 1901, to September 30, 1902, inclusive.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in Treasury, Sept. 30, 1901,....	\$24,696.01	Commissioner's orders to sundry persons for loans, ...	\$260,178.00
Cash received from sundry persons in payment of Bonds, Notes and from sales of Real Estate,.....	242,800.63	Cash remaining in the Treasury, Sept. 30, 1902,	7,323.64
	\$267,496.64		\$267,496.64
Cash remaining in the Treasury, Sept. 30, 1902,	\$7,323.64		

No. 3.

STATEMENT of the Receipts and Disbursements of the Revenue of the School Fund,
from October 1, 1901, to September 30, 1902, inclusive.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in Treasury, Sept. 30, 1901,.....	\$74,874.89	Amount transferred to the Civil List, March 1, 1902,.....	\$110,524.21
Cash received from interest on Bonds and Notes, dividends on Stocks and Rents,.....	106,524.91	Cash remaining in the Treasury, Sept. 30, 1902,.	72,175.07
Cash received from interest on Revenue remaining in the Treasury,.....	982.02		
Cash received from interest on Principal remaining in the Treasury,.....	817.46		
	\$182,699.28		\$182,699.28
Cash remaining in the Treasury, Sept. 30, 1902,	\$72,175.07		

No. 4.

Showing the number of Shares of Stock held in each Bank,
cost of same, market value, and the amount of dividends
received for the year ending September 30, 1902.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Market Value.	Dividends.
Connecticut National,	64	\$6,400.00	\$ 9,600.00	\$480.00
City, Hartford, ...	100	10,000.00	9,000.00	95.00
Danbury National, ...	57	5,700.00	5,700.00	285.00
Fairfield County Nat'l,	72	7,200.00	6,480.00	432.00
Hartford National, ...	500	50,000.00	67,500.00	3,250.00
Middlesex County Nat'l,	50	5,000.00	4,500.00	240.00
Middletown National, ..	184	10,050.00	14,070.00	703.50
National, New Haven, ..	100	10,000.00	18,000.00	900.00
Waterbury National, ..	200	10,862.61	15,000.00	800.00
	1277	\$115,212.61	\$149,850.00	\$7,185.50

No. 5.

STATEMENT of the cost of management of the School Fund
for the fiscal year ending September 30, 1902.

Salaries, ...	\$5,700.00
Office Expenses, ...	1,735.87
Repairs on Real Estate, Taxes and Insurance, ...	298.15
	\$7,734.02
 Auditors of Public Accounts, ...	 150.00
Premium on Bonds, ...	262.50
 Management of the Agricultural College Fund, ...	 597.75

No. 6.

SCHOOL FUND PRINCIPAL;
ITS ESTIMATED AMOUNT IN VARIOUS YEARS.

Year.	Capital.	Year.	Capital.
1820,.....	\$1,858,074.33	1874,.....	\$2,044,226.54
1825,.....	1,719,434.24	1876,.....	2,028,332.81
1828,.....	1,877,615.10	1877,.....	2,019,174.28
1829,.....	1,882,261.68	1878,.....	2,019,174.41
1831,.....	1,902,957.87	1879,.....	2,019,650.89
1833,.....	1,929,738.29	1880,.....	2,021,346.31
1835,.....	2,019,920.89	1881,.....	2,021,346.31
1837,.....	2,027,402.49	1882,.....	1,997,549.26
1838,.....	2,028,531.20	1883,.....	2,015,704.82
1840,.....	2,040,228.74	1885,.....	2,030,123.74
1842,.....	2,044,354.87	1886,.....	2,022,204.27
1844,.....	2,051,423.77	1887,.....	2,012,854.27
1845,.....	2,070,055.01	1888,.....	2,019,572.40
1847,.....	2,077,641.19	1889,.....	2,023,753.88
1849,.....	2,076,602.75	1890,.....	2,020,073.83
1851,.....	2,049,482.32	1891,.....	2,018,763.44
1853,.....	2,046,784.19	1892,.....	2,012,169.54
1855,.....	2,049,953.05	1893,.....	2,014,449.41
1857,.....	2,046,397.32	1894,.....	2,011,768.28
1860,.....	2,050,460.49	1895,.....	2,013,102.01
1862,.....	2,049,426.77	1896,.....	2,008,048.97
1864,.....	2,046,532.23	1897,.....	2,007,080.97
1866,.....	2,044,035.47	1898,.....	2,014,680.67
1868,.....	2,046,108.87	1899,.....	2,018,827.80
1869,.....	2,044,025.62	1900,.....	2,018,641.29
1870,.....	2,043,375.62	1901,.....	2,019,303.52
1872,.....	2,044,190.81	1902,.....	2,020,732.91

No. 7.

STATEMENT of the amount of Dividends paid in each year since the establishment of the School Fund.

<i>Year.</i>	<i>Dividend.</i>	<i>Year.</i>	<i>Dividend.</i>
2 yrs. end'g Mar., 1799	\$60,403.78	1853.....	\$132,990.75
1800.....	23,851.10	1854.....	141,376.21
1801.....	15,073.27	1855.....	130,054.60
1802.....	15,959.75	1856.....	129,243.94
1803.....	47,505.02	1857.....	143,193.75
1804.....	49,312.74	1858.....	143,047.35
1805.....	45,157.39	1859.....	134,033.90
1806.....	47,941.87	1860.....	131,825.00
1807.....	39,100.77	1861.....	124,647.35
1808.....	41,022.17	1862.....	130,350.40
1809.....	26,540.68	1863.....	132,589.20
1810.....	45,088.90	1864.....	134,517.60
1811.....	45,531.59	1865.....	132,018.78
1812.....	32,309.80	1866.....	130,658.00
1813.....	26,075.10	1867.....	132,702.40
1814.....	39,223.50	1868.....	136,015.00
1815.....	38,878.00	1869.....	124,082.00
1816.....	40,595.72	1870.....	124,348.00
1817.....	40,186.32	1871.....	128,468.00
1818.....	49,404.98	1872.....	131,748.00
1819.....	58,020.62	1873.....	132,924.00
1820.....	58,439.36	1874.....	133,530.00
1821.....	67,429.60	1875.....	148,473.00
1822.....	68,013.60	1876.....	135,219.00
1823.....	72,203.25	1877.....	137,261.00
1824.....	79,190.50	1878.....	138,475.00
1825.....	72,418.30	1879.....	124,585.00
1826.....	72,391.95	1880.....	112,188.00
1827.....	72,449.75	1881.....	100,611.70
1828.....	72,553.45	1882.....	87,721.20
1829.....	72,573.00	1883.....	112,096.50
1830.....	76,993.80	1884.....	112,950.75
1831.....	77,333.40	1885.....	120,855.20
1832.....	77,067.00	1886.....	114,124.50
1833.....	80,913.80	1887.....	114,945.00
1834.....	80,328.20	1888.....	116,199.00
1835.....	83,799.00	1889.....	117,932.25
1836.....	87,773.80	1890.....	119,430.75
1837.....	95,862.85	1891.....	120,930.75
1838.....	97,746.40	1891*.....	123,039.75
1839.....	104,906.25	1892.....	125,856.75
1840.....	103,345.00	1893.....	127,092.75
1841.....	113,599.80	1894.....	127,941.75
1842.....	117,493.60	1895.....	130,832.25
1843.....	118,496.00	1896.....	134,447.25
1844.....	117,717.60	Amount credited to the Civil List for School purposes:	
1845.....	117,730.20	1897.....	112,961.08
1846.....	119,385.00	1898.....	122,427.91
1847.....	125,710.66	1899.....	113,722.79
1848.....	126,126.80	1900.....	122,939.77
1849.....	133,336.50	1901.....	121,231.52
1850.....	136,050.00	1902.....	110,524.21
1851.....	129,108.00		
1852.....	132,792.80		

Total dividends, 105 years, \$10,814,094.67

* The time for taking the enumeration changed to Oct., hence the second one in this year.

AN ABSTRACT
OF THE
SCHEDULE OF SECURITIES
OF THE
AGRICULTURAL COLLEGE FUND,
SEPTEMBER 30, 1902.

Bonds and Mortgages, ...	\$116,800.00
Real Estate, ...	16,400.00
Cash in the Treasury, ...	2,800.00
	\$135,000.00

We, the Auditors of Public Accounts of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the principal of the Agricultural College Fund, in the custody of the Commissioner of the School Fund, and have carefully compared the items thereof with the vouchers, as presented to us by CARNOT O. SPENCER, said Commissioner, on the 30th day of September, 1902, and find the same to be correct, and amounting to the sum of one hundred and thirty-five thousand dollars (\$135,000.00.)

WALTER A. RILEY, { *Auditors of*
JAMES P. BREE, { *Public Accounts.*

HARTFORD, CONN., Dec. 10, 1902.

State of Connecticut
PUBLIC DOCUMENT No. 5

REPORT
OF THE
BANK COMMISSIONERS
TO
The Governor,

DECEMBER 31, 1902.

PRINTED BY ORDER OF THE LEGISLATURE.

Hartford Press
THE CASE, LOCKWOOD & BRAINARD COMPANY.
1902.

BANK COMMISSIONERS.

CHARLES H. NOBLE, NEW MILFORD.

GEORGE F. KENDALL, SUFFIELD.

INDEX.

SAVINGS BANKS.

	PAGE.
Ansonia, Savings Bank of, ...	239
Berlin Savings Bank, Kensington, ...	27
Branford Savings Bank, ...	29
Bridgeport Savings Bank, ...	31
Bridgeport, City Savings Bank of, ...	61
Bridgeport, Industrial Savings Bank of, ...	139
Bridgeport, Mechanics and Farmers' Savings Bank of, ...	161
Bridgeport, People's Savings Bank of, ...	221
Bristol Savings Bank, ...	35
Brooklyn Savings Bank, ...	40
Burritt Savings Bank, New Britain, ...	44
Canaan Savings Bank, ...	47
Chelsea Savings Bank, Norwich, ...	50
Chester Savings Bank, ...	55
Citizens Savings Bank, Stamford, ...	58
City Savings Bank, Bridgeport, ...	61
City Savings Bank, Meriden, ...	66
Colchester Savings Bank, ...	69
Collinsville Savings Society, ...	71
Connecticut Savings Bank, New Haven, ...	73
Cromwell, Dime Savings Bank of, ...	89
Danbury, Savings Bank of, ...	244
Danbury, Union Savings Bank of, ...	316
Danielson, Windham County Savings Bank of, ...	334
Deep River Savings Bank, ...	79
Derby Savings Bank, ...	84
Dime Savings Bank, Cromwell, ...	89
Dime Savings Bank, Hartford, ...	91
Dime Savings Bank, Norwich, ...	95
Dime Savings Bank, Wallingford, ...	99
Dime Savings Bank, Waterbury, ...	101
Essex Savings Bank, ...	105
Fairfield County Savings Bank, Norwalk, ...	109
Falls Village Savings Bank, ...	113
Farmers and Mechanics' Savings Bank, Middletown, ...	116
Farmington Savings Bank, ...	121
Freestone Savings Bank, Portland	125
Greenwich Savings Bank, ...	129
Groton Savings Bank, Mystic, ...	181
Gulford Savings Bank, ...	194
Hartford, Dime Savings Bank of, ...	91

	PAGE.
Hartford, Mechanics' Savings Bank of, ...	152
Hartford, Society for Savings of, ...	269
Hartford, State Savings Bank of, ...	296
Higganum Savings Bank, ...	137
Industrial Savings Bank of Bridgeport, ...	139
Jewett City Savings Bank, ...	141
Kensington, Berlin Savings Bank of, ...	27
Lakeville, Salisbury Savings Society of, ...	236
Litchfield Savings Society, ...	144
Mariners' Savings Bank, New London, ...	148
Mechanics' Savings Bank, Hartford, ...	152
Mechanics' Savings Bank, Winsted, ...	157
Mechanics and Farmers' Savings Bank, Bridgeport, ...	161
Meriden Savings Bank, ...	165
Meriden, City Savings Bank of, ...	66
Middletown Savings Bank, ...	170
Middletown, Farmers and Mechanics' Savings Bank of, ...	116
Milford Savings Bank, ...	175
Moodus Savings Bank, ...	178
Mystic, Groton Savings Bank of, ...	131
National Savings Bank, New Haven, ...	182
Naugatuck Savings Bank, ...	187
New Britain, Burritt Savings Bank of, ...	44
New Britain, Savings Bank of, ...	248
New Canaan Savings Bank, ...	192
New Hartford Savings Bank, ...	194
New Haven Savings Bank, ...	195
New Haven, Connecticut Savings Bank of, ...	73
New Haven, National Savings Bank of, ...	182
New London, Mariners' Savings Bank of, ...	148
New London, Savings Bank of, ...	252
New Milford Savings Bank, ...	201
Newtown Savings Bank, ...	205
Norfolk Savings Bank, ...	208
Norwalk Savings Society, ...	211
Norwalk, Fairfield County Savings Bank of, ...	109
Norwich Savings Society, ...	215
Norwich, Chelsea Savings Bank of, ...	50
Norwich, Dime Savings Bank of, ...	95
People's Savings Bank, Bridgeport, ...	221
People's Savings Bank, Pawcatuck, ...	226
People's Savings Bank, Rockville, ...	228
Portland, Freestone Savings Bank of, ...	125
Putnam Savings Bank, ...	231
Putnam, Thompson Savings Bank of, ...	310
Ridgefield Savings Bank, ...	234
Rockville, People's Savings Bank of, ...	228
Rockville, Savings Bank of, ...	259
Salisbury Savings Society, Lakeville, ...	236

	PAGE.
Savings Bank of Ansonia, ...	239
Savings Bank of Danbury, ...	244
Savings Bank of New Britain, ...	248
Savings Bank of New London, ...	252
Savings Bank of Rockville, ...	259
Savings Bank of Stafford Springs, ...	262
Savings Bank of Tolland, ...	265
Shelton Savings Bank, ...	267
Society for Savings, Hartford, ...	269
Southington Savings Bank, ...	277
South Norwalk Savings Bank, ...	281
Southport Savings Bank, ...	284
Stafford Savings Bank, Stafford Springs, ...	288
Stafford Springs, Savings Bank of, ...	262
Stamford Savings Bank, ...	291
Stamford, Citizens' Savings Bank of, ...	518
State Savings Bank, Hartford, ...	296
Stonington Savings Bank, ...	300
Suffield Savings Bank, ...	302
Terryville Savings Bank, ...	305
Thomaston Savings Bank, ...	307
Thompson Savings Bank, Putnam, ...	310
Tolland, Savings Bank of, ...	265
Torrington Savings Bank, ...	313
Union Savings Bank, Danbury, ...	316
Wallington, Dime Savings Bank of, ...	99
Waterbury Savings Bank, ...	320
Waterbury, Dime Savings Bank of, ...	101
Waterbury, West Side Savings Bank of, ...	329
Watertown Savings Bank, ...	324
Westport Savings Bank, ...	326
West Side Savings Bank, Waterbury, ...	329
Willimantic Savings Institute, ...	331
Windham County Savings Bank, Danielson, ...	334
Windsor Locks Savings Bank, ...	337
Winsted Savings Bank, ...	340
Winsted, Mechanics' Savings Bank of, ...	157
Woodbury Savings Bank, ...	344

STATE BANKS.

City Bank, Hartford, ...	353
City Bank, New Haven, ...	354
Connecticut River Banking Company, Hartford, ...	355
Mechanics' Bank, New Haven, ...	356
Saybrook Bank, Essex, ...	357
State Bank, Hartford, ...	358
Union Bank, New London, ...	359
United States Bank, Hartford, ...	360

TRUST COMPANIES.

	PAGE.
Bridgeport Trust Company, ...	363
Canton Trust Company, Collinsville, ...	364
Colonial Trust Company, Waterbury, ...	365
Columbia Trust Company, Middletown, ...	366
Connecticut Trust and Safe Deposit Company, Hartford, ...	367
Fidelity Company, Hartford, ...	368
Greenwich Trust, Loan, and Deposit Company, ...	369
Hartford Trust Company, ...	370
Home Trust Company, Derby, ...	371
Meriden Trust and Safe Deposit Company, ...	372
New Haven Trust Company, ...	373
Security Company, Hartford, ...	374
The South Norwalk Trust Company, ...	375
The Stamford Trust Company, ...	376
Thompsonville Trust Company, ...	377
The Union Trust Company, New Haven, ...	378

MISCELLANEOUS.

Bank Commissioners' Report, ...	1-12
Itemized Statement of Savings Banks, ...	23-24
Reports of Savings Banks, ...	25
Reports of State Banks, ...	351
Reports of Trust Companies, ...	361
Savings Banks, Abstracts of Reports, ...	349
Savings Banks, Condensed Statement of Assets and Liabilities, ...	347-348
Savings Banks, Table of Dividends, ...	9
Savings Banks, Summary from 1863 to 1902, inclusive, ...	349
State Banks, Summary of Assets and Liabilities, ...	379-380
Trust Companies, Summary of Assets and Liabilities, ...	379-380
Laws, ...	1-40
Index to Laws, ...	41-47

State of Connecticut.

BANK COMMISSIONER'S REPORT.

HARTFORD, December 31, 1902.

To His Excellency, GEORGE P. McLEAN, Governor :

The Bank Commissioners have the honor to submit their Annual Report, with the Annual Statements of the Savings Banks, showing their condition as of October 1, 1902 ; also with the Statements of the State Banks and Trust Companies, showing their condition at the close of business, September 15, 1902. There are ninety Savings Banks, the same number as last year, and the following statement gives an abstract of their assets and liabilities as compared with October 1, 1901 :

ASSETS.

	October 1, 1902.	October 1, 1901.	Increase.	Decrease.
Loans on Real Estate, ...	\$70,304,429.43	\$69,425,229.18	\$779,200.25	.....
Loans on Collateral Security, . . .	8,371,504.01	7,520,394.40	851,109.61	.....
Loans on Personal Security only, . .	3,730,471.49	3,621,869.26	108,602.23	.....
Invested in United States bonds, . .	339,700.00	311,700.00	28,000.00	.....
Invested in State, Town, City, School District, and Corporation Bonds and Obligations, ...	42,699,138.53	43,621,429.54	.....	\$922,291.02
Invested in Railroad Stocks and Bonds, ...	69,461,280.42	60,808,606.15	8,652,674.27	.....
Invested in Bank Stocks, ...	7,242,675.40	7,411,347.55	.....	168,672.15
Real Estate owned, including Banking Houses, ...	3,334,279.10	3,612,334.65	321,944.45	.....
Miscellaneous Assets, ...	2,337,509.86	2,045,188.97	322,320.89	.....
Cash on hand and in Banks, . . .	6,541,909.26	6,048,844.98	493,064.28	.....
Total Assets, ...	\$314,692,897.49	\$304,426,844.66	\$10,466,052.81	.....

BANK COMMISSIONERS' REPORT.

LIABILITIES.

	October 1, 1902.	October 1, 1901.	Increase.	Decrease.
Deposits, ...	\$203,522,225.98	\$193,248,909.23	\$10,273,316.75	.....
Surplus, ...	7,554,298.01	7,394,169.31	260,128.70	.....
Interest and Profit and Loss, ...	3,791,747.78	3,841,727.13	.....	\$49,979.35
Other Liabilities, ...	24,625.72	42,039.01	.....	17,413.29
Total Liabilities, ...	\$214,892,897.49	\$204,486,844.68	\$10,406,052.81	.....

The tendency to increase investments in Railroad bonds, as pointed out in our last report, still continues, as is shown by an increase of \$8,652,674.27 in the holdings of these securities, and a decrease of \$922,291.02 in municipal securities.

The increase of deposits for the year has been \$10,273,316.75, making the total \$203,522,225.98.

The whole number of depositors is 444,407, an increase of 18,819. The average amount due each depositor is \$457.96, an increase of \$3.89 for each depositor.

DIVIDENDS.

The rate per cent. of dividends paid the past year is shown in the following table :

Number of Banks.	Rate Per Cent.	Amount of Dividend.	Amount of Deposits with Dividends Added.
63	4	\$5,250,894.38	\$142,267,095.97
5	3½	781,555.79	21,625,707.08
18	3½	1,298,990.75	38,546,115.87
1	3½	203.66	16,508.98
1	1½	5,264.99	318,666.16
2	0	.....	748,132.02
Totals, 90	.....	\$7,286,909.57	\$203,522,225.98

Sixteen discriminate against large deposits.

MISCELLANEOUS ITEMS.

ITEMS.	October 1, 1902.	October 1, 1901.	Increase.	Decrease.
Number of depositors having less than \$1,000, ...	384,872	369,055	15,817	.....
Amount of such deposits, ...	\$80,998,648.82	\$76,484,384.44	\$4,514,264.38	.....
Depositors having \$1,000 and not over \$2,000, ...	40,281	38,323	1,958	.....
Amount of such deposits, ...	\$58,838,726.56	\$51,507,279.09	\$2,331,447.47	.....
Depositors having \$2,000 and not over \$10,000, ...	18,925	17,896	1,029	.....
Amount of such deposits, ...	\$64,135,287.98	\$60,725,413.44	\$3,409,874.54	.....
Depositors having over \$10,000, ...	319	314	5	.....
Amount of such deposits, ...	\$4,549,562.62	\$4,581,832.26	\$17,730.36	.....
Total number of depositors, ...	444,407	425,588	18,819	.....
Total amount of deposits, ...	\$208,522,225.98	\$193,248,909.23	\$10,273,316.75	.....
Largest amount due a single depositor, ...	62,287.07	60,016.63	2,271.34	.....
Average amount due depositors, ...	457.96	454.07	3.89	.....
Number accounts opened during the year, ...	65,640	62,584	3,056	.....
Number accounts closed during the year, ...	47,022	47,438	.....	416
Income received during the year, ...	\$9,909,883.74	\$9,634,836.01	\$274,547.73	.....
Dividends declared during the year, ...	7,286,909.57	7,013,173.62	273,735.95	.....
Amount deposited, including interest credited, ...	48,139,391.68	44,475,382.67	3,663,909.01	.....
Amount withdrawn during the year, ...	37,863,643.54	35,020,770.22	2,842,873.32	.....
Amount past-due paper, ...	65,215.77	65,141.97	73.80	.....
Amount of paper charged off during the year, ...	126,847.90	116,917.37	9,429.93	.....
Expenses, including salaries, ...	519,369.78	498,215.85	21,153.93	.....
Amount of assets yielding no income, ...	354,989.42	698,478.43	156,510.99	.....
Largest amt. loaned to one individual, company, society, or corporation, ...	400,000.00	300,000.00	100,000.00	.....

The liquidation of the Colchester Savings Bank still continues by the directors under the orders of the courts. It is expected that upon the expiration of the last order on March 24, 1903, the directors will be able to pay such a percentage that the depositors will have received a large part of their deposits.

The restraining order of the court to the Thompson Savings Bank expired February 27, 1902, when another order for the period of one year allowing it to pay ten per cent. to each depositor and also to declare and pay dividends was issued.

At the expiration of the restraining order to the Ston-

ington Savings Bank October 3, 1902, the directors made application to a judge of the Superior Court that this order be continued for one year. At the hearing the judge issued his order as follows: "You, the said Stonington Savings Bank, your officers and agents, and each of you, are hereby from henceforth and for a period of six months from October 3, 1902 (unless this order should be sooner revoked or modified according to law), forbidden and restrained from paying out any of the funds of said savings bank or any portion thereof, except as hereinafter stated, and from declaring or paying any dividends or deposits or making any payment, excepting those necessary for caring for, managing, investing, and reinvesting the funds and property of said bank from collecting its income, and for necessary legal expenses, and except a percentage of two per cent. upon the amounts due depositors payable to depositors upon demand upon presentation of their deposit-books.

The directors of the Savings Bank of Stafford Springs thought after a year's experience under the order of the court that confidence was not sufficiently restored to warrant a continuance of business without a restraining order. They therefore made application for an order restraining them from paying out to any depositor any sum in excess of forty per cent. of their deposit but allowing dividends to be paid. An order was issued to that effect to continue in force until Oct. 15, 1903.

STATE BANKS AND TRUST COMPANIES.

The amount of capital of the State Banks remains the same, but the capital of the Trust Companies has increased \$107,500 by the increase of the capital of the Bridgeport Trust Company and the Stamford Trust Company.

Under the law passed by the General Assembly of 1901, requiring at least five reports during the year to the commissioners from each bank and trust company, reports were

called for on December 10, 1901, February 25, 1902, April 30, 1902, July 16, 1902, and September 15, 1902.

Statements of the total assets and liabilities as compiled from the reports as of September 15, 1902, will be found below.

STATE BANKS.

ASSETS.

Loans and discounts, ...	\$6,810,460.80
Overdrafts, ...	86,704.05
Stocks and securities, ...	2,581,947.14
Real estate, furniture, and fixtures, ...	207,518.75
Due from approved reserve agents, ...	910,761.12
Due from other banks and bankers, ...	241,209.05
Specie and currency, ...	484,848.24
Checks and cash items, ...	184,505.86
Other assets, ...	4,497.47
Total Assets, ...	\$10,862,446.98

LIABILITIES.

Capital stock, ...	\$2,240,000.00
Surplus, ...	489,850.00
Undivided profits, ...	547,250.18
Due to banks and bankers, ...	148,455.88
Dividends unpaid, ...	2,362.20
Deposits, ...	7,484,578.72
Other liabilities, ...	5,000.00
Total Liabilities, ...	\$10,862,446.98

TRUST COMPANIES.

ASSETS.

Loans and discounts, ...	\$7,891,580.58
Overdrafts, ...	80,222.40
Stocks and securities, ...	4,010,607.14
Real estate, furniture, and fixtures, ...	602,415.09
Due from approved reserve agents, ...	1,201,890.07
Due from other banks and bankers, ...	678,795.45
Specie and currency, ...	572,718.89
Checks and cash items, ...	120,046.44
Other assets, ...	53,058.54
Total Assets, ...	\$15,160,824.10

LIABILITIES.

Capital stock, ...	\$2,059,600.00
Surplus, ...	680,424.51
Undivided profits, ...	618,944.02
Due to banks and bankers, ...	178,156.50
Dividends unpaid, ...	416.50
Deposits, ...	11,872,165.05
Other liabilities, ...	256,117.52
Total Liabilities, ...	<u>\$15,160,824.10</u>

Respectfully submitted,

CHARLES H. NOBLE,

GEORGE F. KENDALL,

Bank Commissioners.

INKS, (

Total
number of
visitors.

755

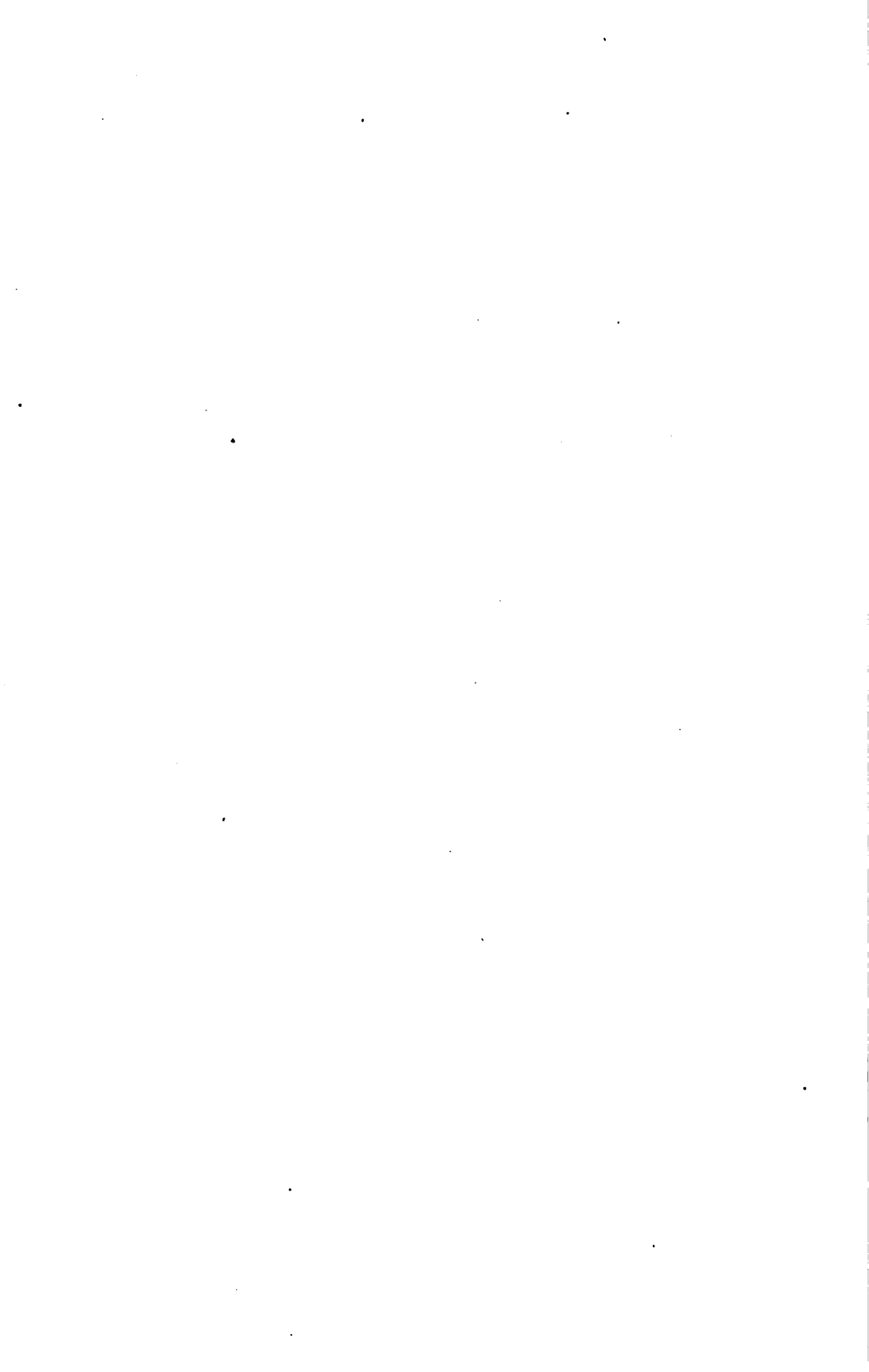
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11,686

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REPORTS OF SAVINGS BANKS.

October 1, 1902.



BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1878.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$367,128.00	Whole amount of deposits, . . .	\$308,064.12
Loans on personal security only, ...	8,684.00	Surplus account, ...	28,845.74
Town orders, ...	24,000.00	Interest account, less current expenses and taxes paid, ...	5,708.06
Bank stocks in Connecticut, ...	21,625.00		
Bank stocks in other States, ...	8,600.00		
Real estate by foreclosure, ...	2,000.00		
Banking house safe, ...	500.00		
Cash in banks, ...	18,678.23		
Cash in vault, ...	1,897.69		
Total Assets, ...	\$342,612.92	Total Liabilities, ...	\$342,612.92

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares	City Bank, Hartford,	\$ 8,500.00	8,500.00	8,500.00
8 "	Farmers and Mech. Nat., "	800.00	800.00	980.00
10 "	First National, "	1,000.00	1,000.00	1,250.00
1 "	American " "	50.00	50.00	71.00
24 "	Phoenix " "	2,400.00	2,400.00	2,880.00
7 "	National Exchange, "	850.00	850.00	448.00
14 "	Ct. Trust and Safe Dep. Co., "	1,400.00	1,400.00	2,590.00
10 "	Hartford Trust, "	1,000.00	1,000.00	1,800.00
18 "	Middletown Nat., Middletown,	975.00	975.00	975.00
14 "	Middlesex Co., "	150.00	150.00	150.00
17 "	Southington Nat., "	1,700.00	1,700.00	1,700.00
30 "	Nat. Commerce, New London,	3,000.00	3,000.00	4,000.00
25 "	Thames Nat., "	2,500.00	2,500.00	3,500.00
8 "	First " Meriden,	800.00	800.00	1,400.00
20 "	Home " "	2,000.00	2,000.00	2,860.00
12 "	Merchants Exchange, New York,	600.00	600.00	750.00
10 "	American Nat., "	1,000.00	1,000.00	1,800.00
20 "	Fourth " "	2,000.00	2,000.00	3,500.00
Totals, ...	\$	25,225.00	25,225.00	38,634.00

BERLIN SAVINGS BANK, KENSINGTON.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	614; total amount, \$108,998.94	
2	Number of depositors having \$1,000 and not over \$2,000, ...	109; total amount, 99,868.12	
3	Number of depositors having over \$2,000 and not over \$10,000, ...	82; total amount, 99,202.06	
4	Number of depositors having over \$10,000, ...	0; total amount, 0	
5	Total number of depositors, ...	755; total deposits, \$308,064.12	
6	Largest amount due a single depositor, ...	8,026.05	
7	Number of accounts opened during the past year, 59; number closed, 88; increase, 21.		
8	Amount deposited, including interest credited, during the past year, ...	50,504.76	
9	Amount withdrawn during the past year, ...	88,897.41	
10	Amount of increase, ...	11,607.35	
11	Amount of income received during the past year was	15,801.15	
12	Total expenses, including salaries, during the past year, were	2,379.64	
13	State tax during the past year was	587.98	
14	Dividends during the past year:		
	2 per cent. paid Jan. 1, 1902; amount, \$5,838.71		
	2 per cent. paid July 1, 1902; amount, 5,978.20—	11,816.91	
15	Net amount of premiums charged off the past year, ...	0	
16	Total amount of loans of every description charged off the past year, ...	0	
17	Amount of past due paper at this time is	0	
18	Net amount carried to surplus, or profit and loss, during the past year, was	667.49	
19	Amount of assets yielding no income the past year, ...	0	
20	Loans on real estate— are they all first mortgages?	Yes	
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	7,670.00	
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	1,000.00	
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	0	
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	6%	
25	Net income from foreclosed real estate during the past year, ...	120.00	
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Wednesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Third Wednesday in July.		

OFFICERS.— President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees, William Bulkeley, Edward Alling, Theron Upson, Henry E. Savage, Frank L. Wilcox, Charles H. Risley, W. H. Upson.

THE BRANFORD SAVINGS BANK.

WILLIAM R. FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$169,905.00	Whole amount of deposits, .	\$197,725.67
Loans on collateral security, . .	900.00	Surplus account, ...	9,001.40
Loans on personal security only, ...	4,720.00	Interest account, less current expenses and taxes paid, ...	2,588.18
Town, city, and borough notes and orders, . .	26,000.00		
Railroad bonds, ...	4,000.00		
Insurance and taxes advanced on real estate mortgaged, . .	224.86		
Cash in banks, ...	3,234.87		
Cash in vault, ...	281.02		
Total Assets, ...	\$209,265.25	Total Liabilities, ...	\$209,265.25

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Branford, notes, ...	\$ 26,000.00	26,000.00	.....
RAILROAD BONDS.			
Chicago & Northwestern:—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, \$	4,000.00	4,000.00	4,240.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	805; total amount,	\$142,247.86
2	Number of depositors having \$1,000 and not over \$2,000, ...	33; total amount,	40,145.09
3	Number of depositors having over \$2,000 and not over \$10,000, ...	7; total amount,	15,332.72
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	845; total deposits,	\$197,725.67
6	Largest amount due a single depositor, ...		2,424.81
7	Number of accounts opened during the past year, 199; number closed, 71; increase, 128.		
8	Amount deposited, including interest credited, during the past year, ...		94,864.85
9	Amount withdrawn during the past year, ...		56,718.04
10	Amount of increase, ...		38,146.81

THE BRANFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received during the past year was . . .	\$9,101.81
12	Total expenses, including salaries, during the past year, were .	891.70
18	State tax during the past year was . . .	805.77
14	Dividends the past year:	
	1½ per cent. on over \$1,000; 2 per cent. on \$1,000	
	or under, paid January 1, 1902; amount, . . .	\$2,887.56
	1½ per cent. on over \$1,000; 2 per cent. on \$1,000	
	or under, paid July 1, 1902; amount, . . .	3,204.89—
		6,041.95
15	Net amount of premiums charged off the past year, . . .	0
16	Total amount of loans of every description charged off the past year, . . .	0
17	Amount of past due paper at this time is . . .	0
18	Net amount carried to surplus, or profit and loss, during the past year, was . . .	1,788.10
19	Amount of assets yielding no income the past year, . . .	0
20	Loans on real estate—are they all first mortgages? . . .	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	10,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	26,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
25	Net income from foreclosed real estate during the past year, . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.—President, Henry H. Fowler; Treasurer, William R. Foote; Directors or Trustees, Henry H. Fowler, Michael P. Harding, Daniel O'Brien, Francis Cull, Marcus O. Babcock, Henry G. Harrison, Richard Bradley, Herman Johnson, Charles F. Bradley, S. V. Osborn.

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$2,086,884.00	Whole amount of deposits, \$5,086,008.07	
Loans on collateral sec'y, .	851,431.00	Surplus account, . . .	200,000.00
Loans on personal security only, . . .	282,000.00	Interest account, less current expenses and taxes paid, . . .	85,190.80
Town, city, school district, and corporation bonds, .	870,500.00	Profit and loss account, .	31,699.47
Railroad bonds, . . .	1,854,000.00	Rent account, . . .	592.57
Bank stocks in Connecticut, .	189,900.00		
Bank stocks in other States, .	80,920.00		
Real estate by foreclosure, .	89,336.09		
Banking house, . . .	40,000.00		
Suspense, . . .	2.75		
Cash in banks, . . .	189,816.46		
Cash in vault, . . .	19,890.11		
Total Assets, . . .	\$5,858,480.41	Total Liabilities, . . .	\$5,858,480.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Ansonia Town, 4s, 1913, \$	15,000.00	15,000.00	15,750.00
Bridgeport " 4s, 1908-1918,	100,000.00	100,000.00	104,000.00
" City, 4s, 1919,	150,000.00	150,000.00	160,500.00
" " 5s, 1908,	60,000.00	60,000.00	66,600.00
Boston " 4s, 1921,	10,000.00	10,000.00	10,700.00
Chicago " 4s, 1921,	15,000.00	15,000.00	16,350.00
Columbus, O., City, 4s, 1908,	10,000.00	10,000.00	10,800.00
Danbury Borough, 4½s, 1905-1910,	60,000.00	60,000.00	61,800.00
Dayton, O., City, 4s, 1912,	20,000.00	20,000.00	21,000.00
" " 4s, 1914,	15,000.00	15,000.00	15,750.00
Denver " 5s, 1902-1906,	10,000.00	10,000.00	10,500.00
Des Moines City, 4s, 1905-1915,	28,000.00	28,000.00	28,920.00
Detroit " 4s, 1921,	10,000.00	10,000.00	10,700.00
Fairfield Town, 4s, 1908-1908,	9,000.00	9,000.00	9,090.00
" " 4s, 1908-1921,	88,000.00	88,000.00	84,650.00
Fair Haven, Vt., Town, 4s, 1908-1905,	19,000.00	19,000.00	19,190.00
Kansas City, Mo., City, 4½s, 1915,	30,000.00	30,000.00	33,600.00
Louisville City, 4s, 1920,	15,000.00	15,000.00	16,350.00
Los Angeles City, 4s, 1924-1931,	28,000.00	28,000.00	30,240.00
Milwaukee " 5s, 1908-1907,	15,000.00	15,000.00	16,200.00
Minneapolis " 4s, 1920,	20,000.00	20,000.00	21,600.00

BRIDGEPORT SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Pawtucket, City,	4s,	1910,	\$	20,000.00	20,000.00	20,800.00
Portland, O., "	5s,	1923,		10,000.00	10,000.00	12,400.00
Portland, "	5s,	1923,		7,000.00	7,000.00	8,890.00
So. Norwalk "	4s,	1902-1910,		12,500.00	12,500.00	12,750.00
Stamford, Town,	4s,	1910,		94,000.00	94,000.00	97,760.00
St. Paul, City,	4s,	1919,		20,000.00	20,000.00	21,400.00
Woonsocket, "	4s,	1925,		25,000.00	25,000.00	25,750.00
" "	4s,	1927,		15,000.00	15,000.00	16,200.00
Totals, ...			\$	870,500.00	870,500.00	924,740.00
RAILROAD BONDS.						
Albany & Susquehanna,	6s,	1906,	\$	60,000.00	60,000.00	67,200.00
" "	7s,	1906,		20,000.00	20,000.00	24,000.00
Chic., Burlington & Quincy,	3½s,	1949,		40,000.00	40,000.00	41,200.00
Chicago, Milwaukee & St. Paul:—						
Dubuque Division,	6s,	1920,		20,000.00	20,000.00	26,000.00
General Mortgage,	3½s,	1939,		50,000.00	50,000.00	51,500.00
" "	4s,	1939,		60,000.00	60,000.00	66,600.00
La Crosse & Davenport,	5s,	1919,		40,000.00	40,000.00	47,200.00
Chic. & Eastern Illinois,	5s,	1937,		40,000.00	40,000.00	49,600.00
Chicago & Northwestern:—						
Boyer Valley,	3½s,	1923,		25,000.00	25,000.00	25,250.00
Chicago & Tomah,	6s,	1905,		35,000.00	35,000.00	39,900.00
Mil., Lake Shore & Western,	6s,	1921,		20,000.00	20,000.00	27,800.00
" "	6s,	1925,		20,000.00	20,000.00	28,000.00
Mil. & Madison,	6s,	1905,		44,000.00	44,000.00	50,160.00
Chic., Rock Island & Pacific,	6s,	1917,		80,000.00	80,000.00	104,000.00
" "	4s,	1938,		50,000.00	50,000.00	53,000.00
Cleveland & Pittsburg,	3½s,	1948,		50,000.00	50,000.00	53,000.00
Central of New Jersey,	5s,	1937,		50,000.00	50,000.00	68,000.00
Illinois Central, Springfield Div.,	3½s,	1951,		60,000.00	60,000.00	68,000.00
Western Lines,	4s,	1951,		80,000.00	80,000.00	88,600.00
Michigan Central,	5s,	1931,		50,000.00	50,000.00	65,000.00
Minn. & St. Louis,	4s,	1949,		40,000.00	40,000.00	41,600.00
N. Y., N. H. & H.,	4s,	1947,		100,000.00	100,000.00	118,000.00
N. Y., Providence & Boston,	4s,	1942,		30,000.00	30,000.00	35,400.00
N. Y. & Long Branch,	4s,	1941,		50,000.00	50,000.00	65,000.00
N. Y., Lackawanna & Western,	6s,	1921,		50,000.00	50,000.00	67,000.00
St. Paul, Minn. & Manitoba:—						
Consolidated Mortgage,	4½s,	1933,		40,000.00	40,000.00	46,000.00
Dakota Extension,	6s,	1910,		40,000.00	40,000.00	46,400.00
Eastern Railway of Minn.,	4s,	1948,		25,000.00	25,000.00	26,750.00
Montana Extension,	4s,	1937,		20,000.00	20,000.00	20,800.00
Syracuse, Binghamton & N. Y.,	7s,	1906,		35,000.00	35,000.00	42,000.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	30,000.00	31,500.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Utica & Black River, 4s, 1923, \$	25,000.00	25,000.00	27,250.00
United N. J. R. R. & Canal Co., 4s, 1944,	25,000.00	25,000.00	29,500.00
Totals, ...	\$1,854,000.00	1,854,000.00	1,581,210.00
BANK STOCKS.			
30 shares Aetna National, Hartford, . . \$	8,000.00	8,000.00	5,700.00
50 " City, " "	5,000.00	5,000.00	5,000.00
50 " First " " "	5,000.00	5,000.00	6,250.00
25 " Hartford " " "	2,500.00	2,500.00	3,500.00
100 " Thames " Norwich, ...	10,000.00	10,000.00	16,000.00
100 " Waterbury Nat., Waterbury, . .	5,000.00	5,000.00	8,000.00
500 " Bridgeport " Bridgeport, . .	25,000.00	25,000.00	46,000.00
300 " Connecticut " " "	30,000.00	30,000.00	45,000.00
130 " City " " "	13,000.00	13,000.00	19,500.00
157 " First " " "	15,700.00	15,700.00	29,045.00
250 " Pequonnock " " "	25,000.00	25,000.00	37,500.00
40 " American Exchange, New York,	4,000.00	4,000.00	11,200.00
6 " Bank of North Amer., "	600.00	600.00	1,560.00
140 " Chatham, " " "	3,500.00	3,500.00	10,875.00
26 " Gallatin, " " "	1,800.00	1,800.00	5,590.00
60 " Hanover, " " "	6,000.00	6,000.00	39,000.00
30 " Importers & Traders, "	3,000.00	3,000.00	19,950.00
66 " Merchants, " " "	3,300.00	3,300.00	6,105.00
50 " Nat. Bank of Commerce, " . . .	5,000.00	5,000.00	17,000.00
20 " National Park, " " "	2,000.00	2,000.00	18,000.00
51 " Phoenix, " " "	1,020.00	1,020.00	1,326.00
13 " Shoe & Leather, " " "	1,200.00	1,200.00	1,860.00
Totals, ...	\$ 170,120.00	170,120.00	348,761.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,980 ; total amount, \$2,336,288.07
2	Number of depositors having \$1,000 and not over \$3,000, ...	1,333 ; total amount, 1,855,650.00
3	Number of depositors having over \$3,000 and not over \$10,000, ...	352 ; total amount, 832,957.00
4	Number of depositors having over \$10,000,	1 ; total amount, 11,118.00
5	Total number of depositors, ...	11,666 ; total deposits, \$5,036,008.07
6	Largest amount due a single depositor, ...	11,118.00

BRIDGEPORT SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

7	Number of accounts opened during the past year, 1,549; number closed, 1,416; increase, 133.	
8	Amount deposited, including interest credited, during the past year,	\$1,066,801.97
9	Amount withdrawn during the past year, ...	875,961.93
10	Amount of increase, ...	190,840.05
11	Amount of income received during the past year was	237,911.26
12	Total expenses, including salaries, during the past year were, ...	14,626.53
13	State tax during the past year was	11,417.16
14	Dividends the past year :	
	1½ per cent. paid Jan. 1, 1902; amount, . . . \$32,772.84	
	1½ per cent. paid July 1, 1902; amount, . . . 84,395.53—	167,168.37
15	Net amount of premiums charged off the past year, ...	80,086.00
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Amount carried to surplus, or profit and loss, during the past year, was	6,205.37
19	Amount of assets yielding no income the past year, ...	6,020.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	82,980.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	280,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	116,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	.0810%
25	Net income from foreclosed real estate during the past year, ...	1,228.81
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.—President, T. B. De Forest; Vice-Presidents, Edward Sterling, Frederick B. Hawley; Treasurer, Alexander Hawley; Trustees, Curtis Thompson, Frank N. Benham, Alexander Hawley, Levi W. Eaton, Frederick Trubee, George C. Edwards, Charles W. Hawley, Samuel A. Burns, Isaac W. Birdseye.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,280,052.00	Whole amount of deposits, \$2,540,992.12	
Loans on collateral security, . . .	106,675.00	Surplus account, . . .	80,000.00
Loans on personal security only, . . .	15,815.00	Interest account, less current expenses and taxes paid, profit and loss and rent account, . . .	39,091.14
Town, city, and borough notes and orders, . . .	79,000.00		
School district notes and orders, . . .	17,525.00		
Town, city, school district, and corporation bonds, . . .	227,800.00		
Railroad bonds, . . .	461,000.00		
Railroad stocks, . . .	5,000.00		
Bank stocks in Connecticut, . . .	296,000.00		
Bank stocks in other States, . . .	27,975.00		
Real estate by foreclosure, . . .	38,794.00		
Banking house, . . .	18,128.14		
Premium account, . . .	51,608.25		
Cash in banks, . . .	32,808.82		
Cash in vault, . . .	8,412.05		
Total Assets, . . .	\$2,660,083.26	Total Liabilities, . . .	\$2,660,083.26

INVESTMENTS.

DESCRIPTION.	FAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bristol, Conn., ...	\$ 62,000.00	62,000.00	62,000.00
Town of West Hartford, Conn., ...	10,000.00	10,000.00	10,000.00
Borough of Bristol, Conn., ...	7,000.00	7,000.00	7,000.00
Totals, ...	\$ 79,000.00	79,000.00	79,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District of Bristol, Conn., ...	\$ 5,000.00	5,000.00	5,000.00
Second " " " "	1,600.00	1,600.00	1,600.00
Third " " " "	9,500.00	9,500.00	9,500.00
Fifth " " " "	1,825.00	1,825.00	1,825.00
Sixth " " " "	100.00	100.00	100.00
Totals, ...	\$ 17,525.00	17,525.00	17,525.00

BRISTOL SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
50 shares Chicago, Milwaukee & St. Paul, pref., \$	5,000.00	5,000.00	9,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Los Angeles, California, 4½s, 1904, \$	1,650.00	1,650.00	1,650.00
" " " " 4½s, 1933,	650.00	650.00	700.00
Sioux City, Iowa, 4½s, 1917,	15,000.00	15,000.00	16,100.00
Kansas City, Kansas, 6s, 1905-1911,	51,500.00	51,500.00	58,000.00
" " " " 5s, 1906-1912,	18,500.00	18,500.00	19,000.00
Wichita, " 5s, 1910,	15,000.00	15,000.00	15,750.00
Louisville, Kentucky, 4s, 1903-1923,	4,000.00	4,000.00	4,000.00
" " " " 6s, 1912,	15,000.00	15,000.00	17,500.00
Omaha, Nebraska, 5s, 1903,	2,000.00	2,000.00	2,000.00
" " " " 5s, 1909,	4,000.00	4,000.00	4,000.00
Atlantic City, New Jersey, 4s, 1930-1931,	35,000.00	35,000.00	37,100.00
Toledo, Ohio, 4½s, 1914,	25,000.00	25,000.00	26,500.00
" " " " 8½s, 1930,	15,000.00	15,000.00	15,000.00
Portland, Oregon, 5s, 1922,	15,000.00	15,000.00	17,400.00
" " " " 5s, 1925,	10,000.00	10,000.00	11,600.00
Totals, ... \$	227,300.00	227,300.00	246,300.00
RAILROAD BONDS.			
Chicago & Eastern Illinois, 5s, 1937, \$	35,000.00	35,000.00	42,700.00
Chicago, Milwaukee & St. Paul:—			
General Mortgage, 4s, 1939,	40,000.00	40,000.00	44,800.00
Chicago & Missouri River, 5s, 1926,	6,000.00	6,000.00	7,200.00
Chic. & Pacific, Western Division, 5s, 1921,	42,000.00	42,000.00	49,560.00
Dubuque, 6s, 1920,	10,000.00	10,000.00	12,500.00
Mineral Point, 5s, 1910,	20,000.00	20,000.00	21,400.00
Southwestern, 6s, 1909,	10,000.00	10,000.00	11,200.00
Wisconsin Valley, 7s, 1909,	10,000.00	10,000.00	11,800.00
Chicago, Rock Island & Pacific, 4s, 1938,	80,000.00	80,000.00	86,400.00
Evansville & Terre Haute, 5s, 1930,	10,000.00	10,000.00	10,000.00
McKeesport & Belle Vernon, 6s, 1918,	5,000.00	5,000.00	6,100.00
Minneapolis & St. Louis, 5s, 1934,	17,000.00	17,000.00	20,740.00
" " " " 4s, 1949,	35,000.00	35,000.00	36,400.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,200.00
St. Paul, Minneapolis & Manitoba, 6s, 1933,	9,000.00	9,000.00	12,150.00
" " " " 4½s, 1933,	8,000.00	8,000.00	9,000.00
Dakota Extension, 6s, 1910,	30,000.00	30,000.00	34,200.00
Montana Extension, 4s, 1937,	5,000.00	5,000.00	5,200.00
Eastern of Minnesota, 4s, 1943,	25,000.00	25,000.00	26,500.00
Montana Central, 6s, 1937,	25,000.00	25,000.00	34,500.00
" " " " 5s, 1937,	15,000.00	15,000.00	18,300.00
Willmar & Sioux Falls, 5s, 1938,	5,000.00	5,000.00	6,100.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	14,000.00	14,000.00	15,050.00
Totals, ... \$	461,000.00	461,000.00	527,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
120	shares Bristol National, Bristol,	\$ 12,000.00	12,000.00	20,400.00
50	" Bridgeport " Bridgeport,	2,500.00	2,500.00	4,375.00
10	" City " "	1,000.00	1,000.00	1,560.00
20	" Connecticut " "	2,000.00	2,000.00	3,000.00
54	" Danbury " Danbury,	5,400.00	5,400.00	5,400.00
30	" National Pahquioque, "	3,000.00	3,000.00	3,000.00
40	" Deep River National, Deep River,	4,000.00	4,000.00	4,400.00
64	" Birmingham " Derby,	6,400.00	6,400.00	9,600.00
30	" Aetna " Hartford,	3,000.00	3,000.00	5,550.00
368	" American " "	18,400.00	18,400.00	25,760.00
84	" Charter Oak " "	8,400.00	8,400.00	7,980.00
177	" Farm's & Mech. " "	17,700.00	17,700.00	21,240.00
156	" First " "	15,600.00	15,600.00	19,188.00
110	" Hartford " "	11,000.00	11,000.00	14,080.00
125	" Phoenix " "	12,500.00	12,500.00	15,875.00
150	" National Exch. " "	7,500.00	7,500.00	9,000.00
195	" City, " "	19,500.00	19,500.00	18,525.00
48	" State, " "	4,800.00	4,800.00	6,000.00
25	" Conn. Trust & S. D. Co., "	2,500.00	2,500.00	4,625.00
24	" Hartford Trust Co., "	2,400.00	2,400.00	3,840.00
109	" Home National, Meriden,	10,900.00	10,900.00	12,862.00
47	" Meriden " "	4,700.00	4,700.00	4,700.00
40	" Central " Middletown,	3,000.00	3,000.00	3,200.00
65	" First " "	6,500.00	6,500.00	6,500.00
7	" Middlesex Co. " "	700.00	700.00	630.00
60	" Middletown " "	4,500.00	4,500.00	6,000.00
68	" Naugatuck " Naugatuck,	6,800.00	6,800.00	10,880.00
100	" Mechanics " New Britain,	10,000.00	10,000.00	15,000.00
87	" New Britain " "	8,700.00	8,700.00	5,550.00
92	" Merchants " New Haven,	4,600.00	4,600.00	5,060.00
700	" New Haven Co. " "	7,000.00	7,000.00	10,500.00
119	" Yale " "	11,900.00	11,900.00	14,280.00
15	" National Tradesmen's, " "	1,500.00	1,500.00	2,175.00
70	" " B'k of Com'rce, N. London,	7,000.00	7,000.00	9,800.00
23	" Union, " "	2,300.00	2,300.00	2,300.00
10	" Central National, Norwalk,	1,000.00	1,000.00	1,000.00
33	" Fairfield Co. " "	3,300.00	3,300.00	2,970.00
10	" First " Portland,	1,000.00	1,000.00	1,000.00
15	" Rockville " Rockville,	1,500.00	1,500.00	1,500.00
49	" City " South Norwalk,	4,900.00	4,900.00	7,840.00
131	" First " Wallingford,	13,100.00	13,100.00	14,410.00
22	" Citizens " Waterbury,	2,200.00	2,200.00	2,750.00
50	" Fourth " "	5,000.00	5,000.00	6,250.00
100	" Manufacturers " "	10,000.00	10,000.00	11,700.00
186	" Waterbury " "	9,300.00	9,300.00	13,950.00
8	" American Exchange Nat., New York,	300.00	300.00	825.00
10	" Central " "	1,000.00	1,000.00	1,900.00
19	" Fourth " "	1,900.00	1,900.00	4,370.00
100	" Irving " "	5,000.00	5,000.00	12,000.00
100	" Mechanics " "	2,500.00	2,500.00	7,250.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
60 shares	Merchants Nat., New York, \$	8,000.00	8,000.00	5,700.00
94 "	Merchants Exchange " "	4,700.00	4,700.00	7,235.00
75 "	Phenix " "	1,500.00	1,500.00	1,875.00
12 "	Nat. Bk. of North America, "	1,200.00	1,200.00	8,600.00
25 "	Bowery, "	2,500.00	2,500.00	8,750.00
25 "	German-American, "	1,875.00	1,875.00	8,000.00
15 "	Produce Exchange, "	1,500.00	1,500.00	2,550.00
40 "	Oriental, "	1,000.00	1,000.00	2,190.00
Totals,		\$ 828,975.00	828,975.00	487,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,024 ; total amount,	\$367,952.49
2	Number of depositors having \$1,000 and not over \$2,000,	514 ; total amount,	704,080.20
3	Number of depositors having over \$2,000 and not over \$10,000,	266 ; total amount,	869,009.43
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	5,804 ; total deposits,	\$2,540,992.12
6	Largest amount due a single depositor,		9,249.05
7	Number of accounts opened during the past year, 766; number closed, 580; increase, 186.		
8	Amount deposited, including interest credited, during the past year,		636,581.72
9	Amount withdrawn during the past year,		475,827.66
10	Amount of increase,		161,204.06
11	Amount of income received during the past year was		123,696.27
12	Total expenses, including salaries, during the past year were		7,087.26
13	State tax during the past year was		5,232.26
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1902; amount, \$46,235.11		
	2 per cent. paid July 1, 1902; amount, 47,808.98 —		94,044.09
15	Net amount of premiums charged off the past year,		8,391.75
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		3,826.90
19	Amount of assets yielding no income the past year,		23,000.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$48,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	None
25	Net income from foreclosed real estate during the past year,	None
26	Date of annual meeting of Incorporators to elect Trustees or Directors: Third Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers: Third Monday in July.	

OFFICERS.—President, Hobart A. Warner; Treasurer, Miles Lewis Peck; Directors or Trustees, Hobart A. Warner, Edward B. Dunbar, Walter A. Ingraham, Edward N. Pierce, Andrew S. Gaylord, Miles Lewis Peck, Henry L. Beach, Seth Barnes, Leverett A. Sanford, Charles W. Brown, Edward F. Gaylord, Herbert J. Mills.

THE BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$656,632.64	Whole amount of deposits, \$1,165,622.90	
Loans on collateral security, . . .	49,530.00	Surplus account, . . .	80,000.00
Loans on personal security only, . . .	14,000.00	Interest account, less current expenses and taxes paid, . . .	8,838.49
Town, city, and borough notes and orders, . . .	84,400.00	Profit and loss account, . . .	4,018.86
Town, city, school district, and corporation bonds, . .	165,900.00		
Railroad bonds, . . .	206,000.00		
Railroad stocks, . . .	4,800.00		
Bank stocks in Connecticut, . .	26,450.00		
Real estate by foreclosure, . .	28,201.05		
Insurance and taxes advanced on real estate mortgaged, . . .	20.70		
Expenses on real estate and taxes, . . .	700.00		
Cash in banks, . . .	18,754.25		
Cash in vault, . . .	8,091.61		
Total Assets, . . .	\$1,208,480.25	Total Liabilities, . . .	\$1,208,480.25

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plainfield, ... \$	28,200.00	28,200.00	28,200.00
" Hampton, ...	1,600.00	1,600.00	1,600.00
" Brooklyn, ...	3,300.00	3,300.00	3,300.00
" Canterbury, ...	1,300.00	1,300.00	1,300.00
Totals, ... \$	34,400.00	34,400.00	34,400.00
RAILROAD STOCKS.			
Wisconsin Western, ... \$	4,800.00	4,800.00	4,800.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Meriden, Conn., 4s, 1913, \$	5,000.00	5,000.00	5,400.00
" Bath, Me., 4s, 1921, ...	15,000.00	15,000.00	15,750.00
" Newark, N. J., 4s, 1922, ...	5,000.00	5,000.00	5,650.00
" Toledo, Ohio, 3½s, 1920, ...	12,000.00	12,000.00	12,300.00
" " " 3½s, 1921, ...	5,000.00	5,000.00	5,100.00

THE BROOKLYN SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWNS, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.						
City of Omaha, Neb.,	5s,	1918,	\$	14,000.00	14,000.00	15,800.00
" Pueblo, Col.,	6s,	1918,		11,000.00	11,000.00	14,000.00
" " "	4½s,	1914,		5,000.00	5,000.00	5,450.00
" Tacoma, Wash.,	5s,	1918,		15,000.00	15,000.00	15,750.00
" Duluth, Minn.,	4s,	1921,		14,000.00	14,000.00	15,000.00
" Sioux City, Iowa,	4½s,	1909,		5,000.00	5,000.00	5,850.00
" " "	4½s,	1920,		4,900.00	4,900.00	5,800.00
" South Bend, Ind.,	6s,	1906,		10,000.00	10,000.00	11,500.00
" Kansas City, Kas.,	6s,	1915,		10,000.00	10,000.00	12,500.00
" Paterson, N. J.,	4s,	1917,		10,000.00	10,000.00	10,600.00
Town of Norwalk, Conn.,	4s,	1921,		10,000.00	10,000.00	10,700.00
Wash'ton Sch'l Dist., Hartford,	4s,	1919,		5,000.00	5,000.00	5,450.00
No. East " " "	8½s,	1981,		10,000.00	10,000.00	10,200.00
Totals,			\$	165,900.00	165,900.00	181,800.00
RAILROAD BONDS.						
Chicago & Northwestern:—						
Ottumwa, Cedar Rapids & St. Paul,	5s,	1909,	\$	20,000.00	20,000.00	21,600.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point Division,	5s,	1910,		10,000.00	10,000.00	10,900.00
Chicago & Pacific "	6s,	1910,		16,000.00	18,000.00	18,560.00
Wisconsin Valley "	7s,	1910,		8,500.00	10,000.00	10,600.00
Hastings & Dakota "	7s,	1910,		5,000.00	5,000.00	6,100.00
Wisconsin & Minnesota Div.,	5s,	1921,		5,000.00	5,000.00	5,900.00
Illinois Central:—						
Springfield Division,	8½s,	1953,		5,000.00	5,000.00	5,150.00
Omaha "	8s,	1951,		10,000.00	9,000.00	9,000.00
Litchfield "	8s,	1951,		10,000.00	9,000.00	9,000.00
Minneapolis & St. Louis,						
" " "	5s,	1984,		10,000.00	10,000.00	12,000.00
" " "	4s,	1949,		20,000.00	20,000.00	20,900.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,		7,000.00	7,000.00	7,500.00
Evansville & Terre Haute,	5s,	1980,		5,000.00	5,000.00	5,150.00
Staten Island,	4½s,	1943,		12,000.00	12,000.00	12,600.00
Hereford,	4s,	1930,		10,000.00	10,000.00	10,500.00
Eastern R. R. of Minnesota,	4s,	1948,		10,000.00	10,000.00	11,200.00
New York & Long Branch,	4s,	1941,		11,000.00	11,000.00	12,500.00
Chicago, Rock Island & Pacific,	4s,	1988,		10,000.00	10,000.00	10,900.00
Ashland Coal & Iron,	4s,	1925,		10,000.00	10,000.00	10,600.00
Chicago & Eastern Illinois,	5s,	1987,		10,000.00	10,000.00	12,800.00
Totals,			\$	204,500.00	206,000.00	232,960.00

THE BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
100 shares	Thames National, Norwich, Conn.,	\$ 10,000.00	11,000.00	16,000.00
25 "	Merchants " "	2,500.00	2,500.00	8,000.00
80 "	First " "	8,000.00	8,000.00	8,000.00
50 "	Windham Co. " Danielson, "	5,000.00	5,000.00	5,250.00
10 "	First " Meriden, "	1,000.00	1,000.00	2,000.00
7 "	Home " "	700.00	700.00	840.00
5 "	Second " New Haven, "	500.00	500.00	950.00
85 "	Merchants " "	1,750.00	1,750.00	2,240.00
10 "	Nat'l Pahquioque, Danbury, "	1,000.00	1,000.00	1,000.00
Totals, ...		\$ 25,450.00	26,450.00	34,280.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	1,905; total amount,	\$482,805.69
2	Number of depositors having \$1,000 and not over \$2,000, ...	249; total amount,	887,431.63
3	Number of depositors having over \$2,000 and not over \$10,000, ...	105; total amount,	345,885.59
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	2,259; total deposits,	\$1,165,832.90
6	Largest amount due a single depositor, ...		10,000.00
7	Number of accounts opened during the past year, 259; number closed, 221; increase, 31.		
8	Amount deposited, including interest credited, during the past year, ...		187,992.65
9	Amount withdrawn during the past year, ...		128,379.46
10	Amount of increase, ...		59,618.19
11	Amount of income received during the past year was		55,798.87
12	Total expenses, including salaries, during the past year, were		8,092.48
13	State tax during the past year was		2,518.52
14	Dividends the past year: 2 per cent. paid March 1, 1902; amount, \$21,888.04 2 per cent. paid Sept. 1, 1902; amount, 22,273.53—		44,161.57
15	Net amount of premiums charged off the past year, ...		1,418.75
16	Total amount of loans of every description charged off the past year, ...		995.00
17	Amount of past due paper at this time is		2,860.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		6,031.35
19	Amount of assets yielding no income the past year, ...		2,860.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		25,000.00

THE BROOKLYN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$14,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	13,600.00
24	Per cent, per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4½
25	Net income from foreclosed real estate during the past year,	1,042.62
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.—President, John Waldo; Vice-President, David Greenslit; Treasurer, C. A. Potter; Directors or Trustees: John Waldo, David Greenslit, Alfred Pray, Eugene H. Fuller, Wm. H. Burnham, H. C. Atwood, J. Austin Williams, Claramon Hunt, Timothy Parker, F. H. Tillinghast, Charles Bragg, C. A. Potter.

THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATWOOD, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$297,225.00	Whole amount of deposits, .	\$728,869.59
Loans on collateral security, .	68,925.00	Surplus account, . . .	11,000.00
Loans on personal security only, . . .	100.00		
Railroad bonds, . . .	258,175.00		
Bank stocks in Connecticut, .	98,268.00		
Profit and loss, . . .	212.60		
Cash in banks, . . .	21,963.99		
Total Assets, . . .	\$739,869.59	Total Liabilities, . . .	\$739,869.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chi., Milwaukee & St. Paul, gen., 4s, 1889, \$	10,000.00	11,000.00	11,800.00
“ “ “ “ “ “ 3½s, 1889, .	15,000.00	15,525.00	15,250.00
“ “ “ “ “ “ 5s, 1921, .	25,000.00	29,250.00	29,250.00
“ “ “ “ “ “ (C. & P.W. Div.), 5s, 1921, .	10,000.00	11,700.00	11,700.00
“ “ “ “ “ “ (Wis. & Minn. Div.), 5s, 1921, .	10,000.00	11,700.00	11,700.00
Chicago, Rock Island & Pacific, 4s, 1888, .	20,000.00	20,800.00	21,800.00
Central R. R. of New Jersey, 5s, 1887, .	20,000.00	26,850.00	26,800.00
St. Paul, Minn. & Manitoba, 6s, 1933, .	10,000.00	13,700.00	13,600.00
“ “ “ “ “ “ 4½s, 1933, .	15,000.00	16,800.00	16,800.00
Wilmar & Sioux Falls, 5s, 1938, .	20,000.00	24,800.00	24,600.00
Chi., St. Paul, Minn. & Omaha, 6s, 1930, .	15,000.00	20,850.00	20,400.00
St. Paul & Sioux City, 6s, 1919, .	10,000.00	12,700.00	12,600.00
Chicago, St. Louis & Mo., 5s, 1951, .	20,000.00	25,200.00	25,200.00
Burlington, Cedar Rapids & Nor., 5s, 1934, .	10,000.00	12,800.00	12,800.00
Chicago & Eastern Illinois, 5s, 1937, .	10,000.00	12,200.00	12,100.00
Totals, ...	\$ 210,000.00	253,175.00	253,700.00
BANK STOCKS.			
135 shares Mechanics National, New Britain, .	13,500.00	18,005.00	20,250.00
77 “ “ New Britain “ “ .	7,700.00	11,935.00	12,320.00
85 “ “ Home “ “ Meriden, .	8,500.00	4,200.00	4,375.00
20 “ “ Southington “ “ .	2,000.00	2,000.00	2,000.00
60 “ “ Fourth “ “ Waterbury, .	6,000.00	7,990.00	8,000.00
50 “ “ Bristol “ “ .	5,000.00	8,500.00	8,500.00
20 “ “ Aetna “ “ Hartford, .	2,000.00	3,100.00	4,000.00
20 “ “ Deep River “ “ .	2,000.00	1,900.00	2,200.00

THE BURRITT SAVINGS BANK, NEW BRITAIN.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
10 shares	Hartford National, ...	\$ 1,000.00	1,250.00	1,850.00
10 "	Thomaston "	1,000.00	1,000.00	1,050.00
20 "	City, Hartford, ...	2,000.00	2,000.00	1,800.00
10 "	Uncas National, Norwich, ...	1,000.00	1,000.00	1,000.00
10 "	City " So. Norwalk, ...	1,000.00	1,750.00	1,750.00
10 "	Thames " Norwich, ...	1,000.00	1,500.00	1,500.00
10 "	First " Meriden, ...	1,000.00	2,000.00	2,000.00
20 "	Yale " New Haven, ...	2,000.00	2,580.00	2,580.00
4 "	Hurlburt " Winsted, ...	400.00	600.00	600.00
20 "	Middletown "	1,500.00	2,000.00	2,000.00
10 "	Torrington "	1,000.00	1,000.00	1,100.00
10 "	Connecticut " Bridgeport, ...	1,000.00	1,500.00	1,500.00
20 "	Nat'l Bnk. Commerce, New London, ...	2,000.00	3,100.00	3,100.00
20 "	National Whaling Bk., "	500.00	1,200.00	1,200.00
10 "	First National, Stamford, ...	1,000.00	2,250.00	2,250.00
10 "	Union " New London, ...	1,000.00	1,000.00	1,100.00
5 "	Manufacturers " Waterbury, ...	500.00	500.00	600.00
30 "	Merchants " New Haven, ...	1,500.00	1,500.00	1,650.00
20 "	Mystic River "	1,000.00	1,200.00	1,500.00
20 "	Waterbury "	1,000.00	1,600.00	1,600.00
15 "	Central " Norwalk, ...	1,500.00	1,500.00	1,500.00
10 "	Fairfield County Nat'l, "	1,000.00	950.00	1,000.00
10 "	Conn. Tr. & Safe Dep. Co., Hartford, ...	1,000.00	2,250.00	2,250.00
10 "	Charter Oak National, "	1,000.00	1,000.00	1,100.00
8 "	American " "	400.00	608.00	608.00
85 "	First " Wallingford, ...	8,500.00	8,850.00	8,850.00
Totals, ...		\$ 72,500.00	98,268.00	108,133.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	1,288; total amount,	\$281,711.84
2	Number of depositors having \$1,000 and not over \$2,000, ...	199; total amount,	253,400.98
3	Number of depositors having over \$2,000 and not over \$10,000, ...	59; total amount,	198,756.77
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	1,546; total deposits,	\$728,869.59
6	Largest amount due a single depositor, ...		7,538.98
7	Number of accounts opened during the past year, 886; number closed, 218; increase, 178.		

THE BURRITT SAVINGS BANK, NEW BRITAIN.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$284,689.29
9	Amount withdrawn during the past year,	171,538.84
10	Amount of increase,	118,150.45
11	Amount of income received during the past year was	38,918.79
12	Total expenses, including salaries, during the past year, were	1,676.46
13	State tax during the past year was	1,194.10
14	Dividends the past year :	
	2 per cent. paid April 1, 1902; amount,	\$12,118.32
	2 per cent. paid Oct. 1, 1902; amount,	18,124.73—
15	Net amount of premiums charged off the past year,	25,288.05
16	Total amount of loans of every description charged off the past year,	1,784.95
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income the past year,	2,000.00
20	Loans on real estate—are they all first mortgages?	2,000.00
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	19,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	100.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	17,500.00
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, January.	0
27	Date of annual meeting to elect President, Treasurer, and other officers, January.	

OFFICERS.— President, L. H. Pease; Treasurer, W. E. Atwood; Directors or Trustees, T. B. Wilcox, Denis Riordon, Ira E. Hicks, Charles Peck, F. L. Hungerford, Isaac Porter, A. G. Hibbard, H. B. Boardman, W. L. Damon.

CANAAN SAVINGS BANK.

JOHN B. REED, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$49,008.70	Whole amount of deposits, . . .	\$195,437.88
Loans on collateral security, . . .	1,400.00	Surplus account, . . .	5,500.00
Loans on personal security only, . . .	7,889.65	Interest account, less current expenses and taxes paid, . . .	6,298.91
United States bonds, . . .	1,000.00	Profit and loss account, . . .	2,817.55
Town, city, school district, and corporation bonds, . . .	60,000.00		
Railroad bonds, . . .	68,000.00		
Bank stocks in Connecticut, . . .	2,500.00		
Bank stocks in other States, . . .	1,500.00		
Safe and fixtures, . . .	435.00		
Premium account, . . .	5,978.75		
Cash in banks, . . .	12,005.84		
Cash in vault, . . .	341.85		
Total Assets, . . .	\$210,053.79	Total Liabilities, . . .	\$210,053.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Registered 4s, 1907, ...	\$ 1,000.00	1,000.00	1,100.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Birmingham, Conn., 4s, 1908, ...	\$ 5,000.00	5,000.00	5,150.00
Danbury, " 4s, 1904-1911, ...	8,000.00	8,000.00	8,250.00
Southington, " 4s, 1927, ...	2,000.00	2,000.00	2,200.00
Waterbury, " 4s, 1904, ...	3,000.00	3,000.00	3,000.00
Middletown, " 3 $\frac{1}{2}$ s, 1909, ...	2,000.00	2,000.00	2,000.00
North Canaan, " Opt. 3 $\frac{1}{2}$ s, 1921, ...	30,000.00	30,000.00	30,000.00
Worcester, Mass., 4s, 1928, ...	5,000.00	5,000.00	5,750.00
Newark, N. J., 4s, 1922, ...	5,000.00	5,000.00	5,500.00
Totals, ...	\$ 60,000.00	60,000.00	61,850.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 4s, 1928, ...	\$ 15,000.00	15,000.00	16,200.00
" " " 6s, 1917, ...	10,000.00	10,000.00	12,700.00
Chicago, Milwaukee & St. Paul, 4s, 1929, ...	10,000.00	10,000.00	11,200.00
Minneapolis & St. Louis, 4s, 1949, ...	10,000.00	10,000.00	10,400.00
St. Paul, Minneapolis & Manitoba, 4s, 1937, ...	5,000.00	5,000.00	5,200.00
Illinois Central (Louisville Div.), 3 $\frac{1}{2}$ s, 1953, ...	7,000.00	7,000.00	7,000.00
New York Central & Hudson River, 7s, 1903, ...	5,000.00	5,000.00	5,000.00

CANAAN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New London Northern, 4s, 1910, \$	4,000.00	4,000.00	4,200.00
New York, New Haven & Hartford, 4s, 1908,	2,000.00	2,000.00	2,000.00
Totals, ... \$	68,000.00	68,000.00	73,900.00
BANK STOCKS.			
20 shares National Iron, Falls Village, Conn., \$	2,000.00	2,000.00	2,000.00
5 " Conn. National, Bridgeport, "	500.00	500.00	750.00
5 " Central National, New York,	500.00	500.00	950.00
10 " Fourth National, " "	1,000.00	1,000.00	2,450.00
Totals, ... \$	4,000.00	4,000.00	6,150.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	695; total amount,	\$141,687.65
2	Number of depositors having \$1,000 and not over \$2,000, ...	84; total amount,	40,014.87
3	Number of depositors having over \$2,000 and not over \$10,000, ...	5; total amount,	18,735.81
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	784; total deposits,	\$195,437.83
6	Largest amount due a single depositor, ...		8,934.17
7	Number of accounts opened during the past year, 144; number closed, 108; increase, 41.		
8	Amount deposited, including interest credited, during the past year, ...		65,081.89
9	Amount withdrawn during the past year, ...		48,843.78
10	Amount of increase, ...		16,238.10
11	Amount of income received during the past year was		8,247.53
12	Total expenses, including salaries, during the past year, were		835.94
13	State tax during the past year was		247.60
14	Dividends the past year : 1½ per cent. paid Oct. 1, 1901; amount, \$2,865.28 1½ per cent. paid Apr. 1, 1902; amount, 3,011.95—		5,877.18
15	Net amount of premiums charged off the past year, ...		282.50
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		500.00

CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Amount of assets yielding no income the past year, ...	\$3,650.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	5,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	1,800.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	1,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . .	0
25	Net income from foreclosed real estate during the past year, . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, 2d Tuesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, 2d Tuesday in July.	

OFFICERS.—President, Geo. W. Cowdrey; Vice-President, Geo. S. Fuller; Treasurer, John B. Reed; Directors or Trustees, Geo. W. Cowdrey, Geo. S. Fuller, John B. Reed, Joseph W. Peet, Jay A. Underwood, George L. Parsons, Nelson L. Jackson, Fred. R. Collin, George S. Dunning.

CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1902.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,485,558.50	Whole amount of deposits, \$7,184,175.59
Loans on collateral security, 180,865.00	Surplus account, . . . 250,000.00
Loans on personal security	Interest account, less cur-
only, . . . 88,550.00	rent expenses and taxes
Town, city, and borough	paid, . . . 16,609.28
notes and orders, . . . 84,000.00	Profit and loss account, . . 161,455.88
School district notes and	
orders, . . . 47,180.00	
State bonds, . . . 50,000.00	
Town, city, school district,	
and corporation bonds, . . 1,914,800.00	
Railroad bonds, . . . 8,424,000.00	
Bank stocks in Connecticut, 20,000.00	
Bank stocks in other States, 82,700.00	
Real estate by foreclosure, 10,000.00	
Banking house, . . . 25,000.00	
Insurance and taxes ad-	
vanced on real estate	
mortgaged, . . . 420.44	
Premium account, . . . 195,180.12	
Rent account, . . . 86.72	
Cash in banks, . . . 136,052.88	
Cash in vault, . . . 17,997.04	
Total Assets, . . . \$7,612,240.20	Total Liabilities, . . \$7,612,240.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, 8½s of 1920, ... \$	50,000.00	50,000.00	52,625.00
TOWN NOTES AND ORDERS.			
Town of Killingly, Conn., ... \$	20,000.00	20,000.00	20,000.00
" Sprague, "	14,000.00	14,000.00	14,000.00
Totals, ... \$	34,000.00	34,000.00	34,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Shetucket School District No. 5, Sprague,			
Norwich, and Lisbon, ... \$	800.00	800.00	800.00
Twelfth School District, Griswold, . . .	24,500.00	24,500.00	24,500.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.—CONTINUED.			
West Chelsea School District, Norwich, . \$	21,700.00	21,700.00	21,700.00
West Town St. " " "	680.00	680.00	680.00
Totals, ... \$	47,180.00	47,180.00	47,180.00
TOWN AND CITY BONDS.			
Town of Bristol, Conn., 4s, 1927, \$	44,000.00	44,000.00	48,840.00
" Colchester, " 4s, 1905-84,	30,000.00	30,000.00	31,650.00
" " " 3½s, 1983-55,	23,000.00	23,000.00	23,000.00
" Essex, " 3½s, 1928,	23,000.00	23,000.00	24,880.00
" Glastonbury, " 4s, 1908,	6,000.00	6,000.00	6,120.00
" Greenwich, " 4s, 1912,	160,000.00	160,000.00	160,000.00
" Old Saybrook, " 4½s, 1914,	16,000.00	16,000.00	17,600.00
" Preston, " 4s, 1906,	40,000.00	40,000.00	40,400.00
" Vernon, " 3s, 1906,	60,000.00	60,000.00	59,400.00
City of Altoona, Pa., " 4s, 1905,	60,000.00	60,000.00	60,600.00
" Chicago, Ill., " 4s, 1921,	100,000.00	100,000.00	109,000.00
" Colorado Sp'gs, Col., 4s, 1916,	30,000.00	30,000.00	30,600.00
" " " 4s, 1916,	34,000.00	34,000.00	34,680.00
" Columbus, O., 4s, 1910,	33,000.00	33,000.00	33,990.00
" " " 5s, 1913,	50,000.00	50,000.00	56,750.00
" " " 4½s, 1921,	20,000.00	20,000.00	22,700.00
" " " 4s, 1927,	50,000.00	50,000.00	54,000.00
" Denver, Col., 4s, 1903,	55,000.00	55,000.00	55,000.00
" (So. Denver), 6s, 1906,	5,000.00	5,000.00	5,400.00
" Duluth, Minn., 4s, 1921,	30,000.00	30,000.00	30,800.00
" " " 4½s, 1922,	20,000.00	20,000.00	21,500.00
" Hoboken, N. J., 4s, 1917,	10,000.00	10,000.00	10,600.00
" " " 4s, 1918-26,	90,000.00	90,000.00	95,850.00
" Kansas City, Mo., 4½s, 1915,	50,000.00	50,000.00	56,000.00
" Los Angeles, Cal., 4½s, 1918-32,	100,100.00	100,100.00	117,117.00
" " " 4s, 1903-38,	38,700.00	38,700.00	41,796.00
" New York (Gravesend), 5s, 1934,	8,000.00	8,000.00	10,080.00
" Omaha, Neb., 4½s, 1907,	25,000.00	25,000.00	26,000.00
" " " 5s, 1912,	90,000.00	90,000.00	97,200.00
" " " 5s, 1913,	35,000.00	35,000.00	38,150.00
" Oshkosh, Wis., 4s, 1918,	75,000.00	75,000.00	79,875.00
" Paterson, N. J., 4½s, 1907-9,	50,000.00	50,000.00	52,500.00
" " " 5s, 1915-7,	25,000.00	25,000.00	29,000.00
" " " 4s, 1920,	25,000.00	25,000.00	26,750.00
" Pawtucket, R. I., 4s, 1934,	20,000.00	20,000.00	22,200.00
" " " 4s, 1937,	80,000.00	80,000.00	89,600.00
" Portland, Ore. (Albina), 6s, 1921,	10,000.00	10,000.00	12,900.00
" " " 5s, 1922,	75,000.00	75,000.00	87,750.00
" " " 5s, 1923,	25,000.00	25,000.00	29,250.00
" " " 5s, 1925,	10,000.00	10,000.00	11,800.00
" Pueblo, Col., 6s, 1914,	12,000.00	12,000.00	13,800.00
" Rockville, Conn., 4s, 1927,	55,000.00	55,000.00	60,225.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY BONDS.—CONTINUED.						
City of Toledo, O.,	4½s,	1914,	\$	18,000.00	18,000.00	19,665.00
" "	4½s,	1914,		40,000.00	40,000.00	43,700.00
" "	4s,	1922,		27,000.00	27,000.00	28,620.00
" "	4s,	1925,		25,000.00	25,000.00	26,750.00
" "	4s,	1942,		7,000.00	7,000.00	7,700.00
Totals,				\$1,914,800.00	1,914,800.00	2,060,788.00
RAILROAD BONDS.						
Buffalo, New York & Erie,	7s,	1916,	\$	50,000.00	50,000.00	66,000.00
Central Railroad of New Jersey,	5s,	1987,		250,000.00	250,000.00	340,000.00
Chic., Bur. & Q., Neb. Ex.,	4s,	1927,		100,000.00	100,000.00	107,750.00
Chic. & Eastern Ill.,	5s,	1987,		250,000.00	250,000.00	305,000.00
Chic., Milwaukee & St. Paul,	4s,	1989,		850,000.00	850,000.00	892,000.00
Dakota & Great Southern,	5s,	1916,		20,000.00	20,000.00	22,550.00
Dubuque Division,	6s,	1920,		16,000.00	16,000.00	20,400.00
Lacrosse & Davenport Div.,	5s,	1919,		25,000.00	25,000.00	28,750.00
Mineral Point,	5s,	1910,		50,000.00	50,000.00	58,750.00
Southwestern Division,	6s,	1909,		25,000.00	25,000.00	28,437.50
Wisconsin Valley,	7s,	1909,		37,000.00	37,000.00	44,030.00
Chicago & Northwestern:—						
Cedar Rapids & Mo. River,	7s,	1916,		45,000.00	45,000.00	61,200.00
Chic., St. P., M. & Omaha,	6s,	1930,		200,000.00	200,000.00	276,000.00
Madison Extension,	7s,	1911,		43,000.00	43,000.00	55,900.00
St. Paul & Sioux City,	6s,	1919,		52,000.00	52,000.00	66,820.00
Chic., Rock Island & Pacific,	4s,	1983,		300,000.00	300,000.00	324,000.00
Bur., Cedar Rapids & North'n,	5s,	1934,		30,000.00	30,000.00	37,500.00
" "	5s,	1906,		50,000.00	50,000.00	52,250.00
Cincinnati, Hamilton & Dayton,	6s,	1905,		5,000.00	5,000.00	5,275.00
Cleveland & Mahoning Valley,	5s,	1938,		100,000.00	100,000.00	123,750.00
Cleveland & Pittsburg,	4½s,	1942,		50,000.00	50,000.00	60,750.00
Delaware & Bound Brook,	7s,	1905,		30,000.00	30,000.00	33,750.00
Elmira State Line,	7s,	1905,		13,000.00	13,000.00	13,975.00
Evansville & Terre Haute,	5s,	1930,		35,000.00	35,000.00	35,700.00
Goshen & Deckertown,	6s,	1928,		10,000.00	10,000.00	13,400.00
Great Northern:—						
Eastern of Minnesota,	4s,	1948,		200,000.00	200,000.00	210,000.00
Montana Central,	6s,	1938,		50,000.00	50,000.00	68,125.00
St. P., M. & Man., Dak. Ex.,	6s,	1910,		125,000.00	125,000.00	144,875.00
" "	4½s,	1933,		150,000.00	150,000.00	168,750.00
" "	6s,	1933,		50,000.00	50,000.00	68,000.00
Wilmar & Sioux Falls,	5s,	1938,		100,000.00	100,000.00	123,000.00
Illinois Central, Springfield Div.,	3½s,	1951,		50,000.00	50,000.00	49,500.00
Western Lines,	4s,	1951,		60,000.00	60,000.00	66,900.00
Chic., St. L. & New Orleans,	5s,	1951,		62,000.00	62,000.00	78,870.00
Iowa Falls & Sioux City,	7s,	1917,		25,000.00	25,000.00	33,125.00
Jefferson, Madison & Indianap.,	7s,	1906,		5,000.00	5,000.00	5,500.00
Joliet & Northern Indiana,	7s,	1907,		50,000.00	50,000.00	56,000.00
Mineral Range,	5s,	1931,		25,000.00	25,000.00	25,000.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Minneapolis & St. Louis, 7s, 1910, \$	50,000.00	50,000.00	60,750.00
Newcastle & Shenango Valley, 6s, 1917,	5,000.00	5,000.00	6,150.00
Southwest Pennsylvania, 7s, 1917,	56,000.00	56,000.00	77,840.00
Sunbury & Lewistown, 4s, 1936,	125,000.00	125,000.00	126,250.00
Terre Haute & Indianapolis, 5s, 1925,	100,000.00	100,000.00	106,000.00
Totals, ...	\$3,424,000.00	3,424,000.00	4,048,072.50
BANK STOCKS.			
200 shares Thames National, Norwich, . \$	20,000.00	20,000.00	34,000.00
100 " American Ex. Nat., New York.	10,000.00	10,000.00	27,300.00
88 " Central National, "	3,300.00	3,300.00	6,270.00
20 " Citizens National, "	2,000.00	2,000.00	4,000.00
100 " Commerce National, "	10,000.00	10,000.00	34,000.00
14 " Corn Exchange, "	1,400.00	1,400.00	6,160.00
10 " First National, "	1,000.00	1,000.00	8,000.00
120 " Fourth National, "	12,000.00	12,000.00	28,800.00
180 " Hanover National, "	18,000.00	18,000.00	115,200.00
80 " Importers and Traders Nat., "	3,000.00	3,000.00	19,800.00
100 " Merchants National, "	5,000.00	5,000.00	9,250.00
100 " Merchants Exchange Nat., "	5,000.00	5,000.00	8,250.00
90 " Nassau, "	4,500.00	4,500.00	9,225.00
25 " New York N. B. A., "	2,500.00	2,500.00	8,500.00
25 " Park National, "	2,500.00	2,500.00	15,625.00
125 " Phenix National, "	2,500.00	2,500.00	8,125.00
Totals, ...	\$ 102,700.00	102,700.00	337,505.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,412; total amount, \$1,858,691.72
2	Number of depositors having \$1,000 and not over \$2,000,	1,141; total amount, 1,544,788.18
3	Number of depositors having over \$2,000 and not over \$10,000,	815; total amount, 3,006,720.98
4	Number of depositors having over \$10,000,	56; total amount, 774,029.76
5	Total number of depositors,	9,424; total deposits, 7,184,175.59
6	Largest amount due a single depositor,	20,000.00
7	Number of accounts opened during the past year, 1,780; number closed, 1,808; increase, 427.	
8	Amount deposited, including interest credited, during the past year,	1,902,020.32
9	Amount withdrawn during the past year,	1,587,708.84

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase, ...	\$314,316.98
11	Amount of income received during the past year was	336,649.45
12	Total expenses, including salaries, during the past year, were	15,438.99
13	State tax during the past year was	16,710.26
14	Dividends the past year:	
	2 per cent. paid March 1, 1902; amount, ...	\$135,436.69
	2 per cent. paid Sept. 1, 1902; amount, ...	188,850.47—
15	Net amount of premiums charged off the past year, ...	0
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	24,777.47
19	Amount of assets yielding no income the past year, ...	21,685.00
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	109,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	38,800.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	30,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in September.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in September.	

OFFICERS.— President, Edward Harland; Vice-Presidents, Frederick S. Camp, Henry H. Gallup, David A. Billings; Directors, George D. Coit, Wm. N. Blackstone, John C. Averill, Charles H. Preston, Charles E. Chandler, Winslow T. Williams, Arthur J. Dawley, Frank W. Browning, Henry G. Peck; Attorney, Wallace S. Allis; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman.

CHESTER SAVINGS BANK.

CHARLES E. SMITH, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, ...	\$148,881.50	Whole amount of deposits, ...	\$331,897.88
Loans on collateral security, ...	2,839.00	Surplus account, ...	19,000.00
Loans on personal sec'y only, ...	2,194.00	Interest account, less current expenses and taxes paid, ...	3,063.58
Town, city, and borough notes and orders, ...	13,000.00		
Town, city, school district, and corporation bonds, ...	83,545.75		
Railroad bonds, ...	92,624.31		
Bank stocks in Connecticut, ...	88,992.00		
Bank stocks in other States, ...	5,200.00		
Banking house, ...	3,770.10		
Insurance and taxes advanced on real estate mortgaged, ...	132.29		
Office furniture, ...	366.00		
Cash in banks, ...	11,133.69		
Cash in vault, ...	782.82		
Total Assets, ...	\$353,461.46	Total Liabilities, ...	\$353,461.46

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Chester, Conn., ... \$	12,000.00	12,000.00	12,000.00
" Killingworth, Conn., ...	1,000.00	1,000.00	1,000.00
Totals, ... \$	13,000.00	13,000.00	13,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, gold, ... 6s, 1909, \$	3,000.00	3,000.00	3,480.00
Cincinnati, " currency, ... 6s, 1906, ...	3,000.00	3,000.00	3,300.00
Columbus, " 4s, 1912, ...	3,000.00	3,000.00	3,185.00
Columbus, " 4s, 1908, ...	3,000.00	3,000.00	3,081.00
Kansas City, Kansas, ... 6s, 1915, ...	5,000.00	5,000.00	6,050.00
Louisville, Ky., ... 7s, 1903, ...	3,000.00	3,000.00	3,060.00
Lexington, Ky., ... 4½s, 1920, ...	3,000.00	3,000.00	3,420.00
Omaha, Nebraska, ... 5s, 1912, ...	5,000.00	5,000.00	5,550.00
Portland, Oregon, ... 5s, 1923, ...	5,000.00	5,000.00	5,650.00
Windham, Conn., ... 4s, 1925, ...	500.00	545.75	545.75
Totals, ... \$	33,500.00	33,545.75	37,271.75

CHESTER SAVINGS BANK—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chic. & Northwest'n, Menom. Ex.,	7s, 1911,	\$ 3,000.00	3,000.00	3,810.00
Chic. & N'west'n, gen. mortgage,	6s, 1929,	3,000.00	3,000.00	3,540.00
Chic., Mil. & St. Paul, Dubuque Div.,	6s, 1920,	6,000.00	6,000.00	7,800.00
Chic., Rock Island & Pacific,	4s, 1988,	10,000.00	10,000.00	10,850.00
Chicago & Eastern Illinois,	5s, 1937,	5,000.00	5,000.00	6,175.00
Chicago & Indiana, Coal,	5s, 1936,	7,000.00	8,000.00	8,520.00
Central R. R. of New Jersey,	5s, 1987,	5,000.00	5,000.00	6,750.00
Atchison, Topeka & Santa Fe,	4s, 1995,	5,000.00	4,000.00	5,037.00
Baltimore & Harrisburg,	5s, 1936,	8,000.00	8,000.00	9,720.00
Eastern Railway of Minnesota,	4s, 1948,	5,000.00	5,000.00	5,250.00
Long Island,	4s, 1932,	3,000.00	3,000.00	3,060.00
Mineral Range,	5s, 1931,	3,000.00	3,000.00	3,065.00
Minneapolis & St. Louis,	4s, 1949,	8,000.00	8,500.00	8,320.00
Peoria & Pekin Union,	6s, 1921,	5,000.00	5,000.00	6,250.00
Potomac Valley,	5s, 1941,	5,000.00	5,000.00	5,950.00
Sault Ste. Marie & Southwestern,	5s, 1915,	1,000.00	1,124.31	1,120.00
St. Paul, Minn. & Manitoba,	6s, 1910,	5,000.00	5,000.00	5,600.00
Tuscarora Valley,	5s, 1917,	5,000.00	5,000.00	5,500.00
Totals,		\$ 92,000.00	92,624.31	106,817.00
BANK STOCKS.				
30 shares City Bank, Hartford,		\$ 3,000.00	2,707.00	2,700.00
20 " Central National, Norwalk,		2,000.00	2,000.00	2,040.00
80 " Deep River National, Deep River,		8,000.00	8,000.00	9,200.00
60 " National Exchange, Hartford,		3,000.00	3,000.00	3,720.00
40 " Fairfield County National, Norwalk,		4,000.00	3,930.00	4,000.00
40 " First National, Middletown,		4,000.00	4,000.00	4,000.00
25 " Home National, Meriden,		2,500.00	2,500.00	3,000.00
30 " Middlesex Co. Nat., Middletown,		3,000.00	2,960.00	2,850.00
10 " Meriden National, Meriden,		1,000.00	1,000.00	1,100.00
28 " Nat. Bank of N. E., East Haddam,		2,800.00	2,895.00	2,800.00
20 " National Pahquoque, Danbury,		2,000.00	2,000.00	2,200.00
15 " Phoenix National, Hartford,		1,500.00	1,500.00	1,800.00
60 " Saybrook Bank, Essex,		3,000.00	3,000.00	2,700.00
200 " Phoenix National, New York,		4,000.00	4,000.00	5,400.00
24 " Merchants Exchange Nat., N. Y.,		1,200.00	1,200.00	1,820.00
Totals,		\$ 45,000.00	44,192.00	49,830.00

CHESTER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	858; total amount,	\$151,668.46
2	Number of depositors having \$1,000 and not over \$2,000,	52; total amount,	70,805.86
3	Number of depositors having over \$2,000 and not over \$10,000,	36; total amount,	108,923.56
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	946; total deposits,	\$331,397.88
6	Largest amount due a single depositor,		5,880.86
7	Number of accounts opened during the past year, 74; number closed, 48; increase, 31.		
8	Amount deposited, including interest credited, during the past year,		56,053.83
9	Amount withdrawn during the past year,		28,650.41
10	Amount of increase,		27,402.92
11	Amount of income received during the past year was		22,744.97
12	Total expenses, including salaries, during the past year, were		1,741.75
13	State tax during the past year was		540.94
14	Dividends the past year:		
	2 per cent. paid February 1, 1902; amount,	\$5,966.24	
	2 per cent. paid August 1, 1903; amount,	6,245.94—	12,212.18
15	Net amount of premiums charged off the past year,		7,322.68
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		500.00
19	Amount of assets yielding no income the past year,		6,707.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		3,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday of July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday of July.		

OFFICERS.—President, E. C. Hungerford; Treasurer, Charles E. Smith; Directors or Trustees, E. C. Hungerford, Julius Smith, S. W. Turner, C. N. Smith, F. S. Smith, C. R. Marvin, Fisk Shaller, William Bristol, Charles E. Smith.

CITIZENS SAVINGS BANK OF STAMFORD.

WALTER E. HOUGHTON, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$1,657,347.00	Whole amount of deposits, .	\$2,661,550.80
Loans on col. security, .	185,428.00	Surplus account, .	100,000.00
Loans on pers'l sec'y only, .	16,400.00	Interest account, less current expenses and taxes paid, .	5,261.50
Town, city, school district, and corporation bonds, .	100,000.00	Profit and loss account, .	2,628.76
Railroad bonds, .	688,000.00		
Bank stocks in Connecticut, .	90,600.00		
Real estate by foreclosure, .	17,200.00		
Cash in banks, .	19,471.06		
Total Assets, .	\$2,769,441.06	Total Liabilities, .	\$2,769,441.06

INVESTMENTS.

DESCRIPTION.	PAR VALUE	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Borough of Stamford, Conn., 4s, 1906, \$	20,000.00	20,000.00	20,560.00
Town of " " 4s, 1927, .	5,000.00	5,000.00	5,500.00
City of Cincinnati, Ohio, 7½s, 1906, .	1,000.00	1,000.00	1,100.00
" New York, 5s, 1915, .	20,000.00	20,000.00	24,000.00
" " 6s, 1905, .	10,000.00	10,000.00	11,000.00
" Brooklyn, N. Y., 6s, 1924, .	10,000.00	10,000.00	14,500.00
" Chicago, Ill., 4s, 1921, .	20,000.00	20,000.00	22,000.00
" Paterson, N. J., 5s, 1911, .	14,000.00	14,000.00	15,920.00
Totals, ... \$	100,000.00	100,000.00	114,580.00
RAILROAD BONDS.			
Peoria & Pekin Union, 1sts, 6s, 1921, \$	25,000.00	25,000.00	32,500.00
Erie & Pittsburgh, 3½s, 1940, .	50,000.00	50,000.00	51,000.00
Beech Creek, 1sts, 4s, 1936, .	50,000.00	50,000.00	55,000.00
N. Y., Lackawanna & Western, 1sts, 6s, 1921, .	20,000.00	20,000.00	27,000.00
Chicago, Rock Island & Pacific:—			
Firsts Registered, 6s, 1917, .	30,000.00	30,000.00	38,100.00
General Coupon, 4s, 1938, .	50,000.00	50,000.00	54,500.00
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911, .	20,000.00	20,000.00	26,000.00
Madison " 7s, 1911, .	10,000.00	10,000.00	18,000.00
Consolidated, 7s, 1915, .	25,000.00	25,000.00	33,750.00
Chic., St. P., Minn. & Omaha, cons., 6s, 1930, .	25,000.00	33,000.00	34,500.00
Pittsburg, Fort Wayne & Chic., 1sts, 7s, 1912, .	10,000.00	10,000.00	12,800.00
Morris & Essex, 1sts, 7s, 1914, .	30,000.00	30,000.00	40,500.00

CITIZENS SAVINGS BANK, STAMFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Minneapolis & St. Louis, 1sts, Rfdg., 4s, 1949, \$	50,000.00	50,000.00	52,000.00
Chic., Milwaukee & St. Paul:—			
Chicago & Pac., West. Div. 5s, 1921,	75,000.00	75,000.00	88,500.00
General Gold, Series A, 4s, 1989,	50,000.00	50,000.00	56,000.00
" " " B, 3½s, 1989,	50,000.00	50,000.00	52,000.00
Shic. & East Illinois, Gen. Con., 1sts, 5s, 1937,	15,000.00	15,000.00	18,450.00
Ct. Paul, Minneapolis & Manitoba:—			
First Consolidated, 6s, 1933,	20,000.00	24,000.00	27,200.00
" " Reduced to 4½s, 1933,	50,000.00	54,000.00	56,250.00
Montana Central, 1sts, 6s, 1937,	10,000.00	12,000.00	14,100.00
Totals, ... \$	665,000.00	688,000.00	788,150.00
BANK STOCKS.			
810 shares First National, Stamford, \$	81,000.00	81,000.00	71,800.00
500 " Stamford " " "	15,000.00	25,000.00	27,500.00
234 " Stamford Trust Co., " "	23,400.00	27,000.00	42,120.00
20 " City National, So. Norwalk,	2,000.00	2,000.00	3,000.00
20 " National, of Norwalk,	2,000.00	2,000.00	2,100.00
36 " Danbury National, Danbury,	3,600.00	3,600.00	3,600.00
Totals, ... \$	77,000.00	90,600.00	149,620.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,694; total amount,	\$322,190.97
2	Number of depositors having \$1,000 and not over \$2,000,	519; total amount,	675,024.63
3	Number of depositors having over \$2,000 and not over \$10,000,	302; total amount,	1,141,786.84
4	Number of depositors having over \$10,000,	1; total amount,	22,548.86
5	Total number of depositors,	4,516; total deposits,	\$2,661,550.80
6	Largest amount due a single depositor, Town of Stamford Sinking Fund,		22,548.86
7	Number of accounts opened during the past year, 918; number closed, 610; increase, 308.		
8	Amount deposited, including interest credited, during the past year,		612,930.73
9	Amount withdrawn during the past year,		537,557.71
10	Amount of increase,		75,373.02
11	Amount of income received during the past year was		134,478.84
12	Total expenses, including salaries, during the past year, were		7,416.32

CITIZENS SAVINGS BANK, STAMFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	State tax during the past year was	\$6,075.86
14	Dividends the past year:	
	2 per cent. paid Jan., 1902; amount, \$49,980.45	
	2 per cent. paid July, 1902; amount, 50,746.40—	100,726.85
15	Net amount of premiums charged off the past year, ...	17,572.41
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year was, ...	447.53
19	Amount of assets yielding no income the past year, ...	10,500.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	7,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	32,701.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	2 per cent.
25	Net income from foreclosed real estate during the past year, ...	143.59
26	Date of annual meeting of Incorporators to elect Trustees or Directors, First Thursday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, First Thursday in July.	

OFFICERS—President, William D. Smith; Vice-President, George E. Scofield; Treasurer, Walter E. Houghton; Directors or Trustees, William D. Smith, George E. Scofield, Walter M. Smith, Joseph G. Houghton, Edwin S. Holly, J. Franklin Wardwell, Walter E. Houghton.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,915,800.75	Whole amount of deposits, \$4,856,866.00	
Loans on collateral security, . . .	286,580.21	Surplus account, . . .	200,000.00
Loans on personal security only, . . .	267,250.00	Interest account, less current expenses and taxes paid, . . .	88,274.87
Town, city, school district, and corporation bonds, . .	698,500.00		
Railroad bonds, . . .	1,831,000.00		
Bank stocks in Connecticut, . . .	886,855.00		
Bank stocks in other States, . . .	2,000.00		
Banking house, . . .	85,000.00		
Cash in banks, . . .	288,660.29		
Cash in vault, . . .	27,994.62		
Total Assets, . . .	\$5,139,640.87	Total Liabilities, . . .	\$5,139,640.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., 4s, 1982-1988, \$	25,000.00	25,000.00	27,000.00
Denver, Col., 5s, 1901-1906,	15,000.00	15,000.00	15,000.00
Ansonia, Conn., 4s, 1915,	1,000.00	1,000.00	1,052.00
Bridgeport, " 5s, 1908,	5,000.00	5,000.00	5,408.00
Danbury (Borough), Conn., 4s, 1907,	3,000.00	3,000.00	3,041.00
Danbury, " 4s, 1923,	20,000.00	20,000.00	21,500.00
Huntington (F. S. D.), " 4s, 1906,	20,000.00	20,000.00	20,200.00
Huntington, " 4s, 1917,	10,000.00	10,000.00	10,487.00
Milford, " 4s, 1915,	15,000.00	15,000.00	15,637.00
New Britain, " 4s, 1908-1927,	35,000.00	35,000.00	35,700.00
New London, " 4s, 1917-1919,	10,000.00	10,000.00	10,562.00
Orange, " 4s, 1916,	5,000.00	5,000.00	5,225.00
South Norwalk, " 4s, 1903,	1,000.00	1,000.00	1,000.00
Waterbury, " 4s, 1910-1916,	8,500.00	8,500.00	8,755.00
Waterbury, " 3½s, 1917-1924,	50,000.00	50,000.00	50,250.00
Wilmington, Delaware, 4s, 1926,	15,000.00	15,000.00	16,050.00
Chicago, Illinois, 4s, 1921,	25,000.00	25,000.00	26,500.00
Jackson, Michigan, 4½s, 1913,	5,000.00	5,000.00	5,400.00
Duluth, Minnesota, 4s, 1921,	10,000.00	10,000.00	10,200.00
Minneapolis, " 4s, 1917-1920,	50,000.00	50,000.00	53,750.00
St. Paul, " 4s, 1920,	25,000.00	25,000.00	26,987.00
Kansas City, Missouri, 4s, 1910,	50,000.00	50,000.00	51,000.00
St. Louis, " 6s, 1905,	17,000.00	17,000.00	18,020.00
St. Louis, " 4s, 1912,	50,000.00	50,000.00	52,500.00

CITY SAVINGS BANK OF BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS. — CONTINUED.				
Omaha, Nebraska,	5s, 1908-1918, \$	10,000.00	10,000.00	10,870.00
Camden, New Jersey,	4s, 1926,	5,000.00	5,000.00	5,500.00
Hoboken, "	4s, 1917,	5,000.00	5,000.00	5,250.00
New York, N. Y.,	8½s, 1942,	25,000.00	25,000.00	25,875.00
Cincinnati, Ohio,	6s, 1906,	50,000.00	50,000.00	54,500.00
Cincinnati, "	5s, 1910,	50,000.00	50,000.00	55,875.00
Columbus, "	4½s, 1921,	1,000.00	1,000.00	1,180.00
Columbus, "	4s, 1903-1910,	87,000.00	87,000.00	87,700.00
Dayton, "	5s, 1916,	1,000.00	1,000.00	1,140.00
Dayton, "	4s, 1918,	19,000.00	19,000.00	19,570.00
Portland (Albina), Oregon,	6s, 1921,	10,000.00	10,000.00	11,800.00
Pawtucket, Rhode Island,	4s, 1910-1936,	15,000.00	15,000.00	16,450.00
Totals,	\$	698,500.00	698,500.00	736,332.00
RAILROAD BONDS.				
Albany & Susquehanna,	6s, 1906, \$	1,000.00	1,000.00	1,065.00
Boston & Maine,	4½s, 1944,	50,000.00	50,000.00	61,875.00
Maine Central,	5s, 1923,	1,000.00	1,000.00	1,180.00
Buffalo Creek,	6s, 1907,	10,000.00	10,000.00	10,900.00
Central R. R. of New Jersey,	5s, 1987,	50,000.00	50,000.00	67,500.00
Chicago & Northwestern:—				
Cedar Rapids & Missouri River,	7s, 1916,	1,000.00	1,000.00	1,340.00
Chicago & Tomah,	6s, 1905,	52,000.00	52,000.00	54,860.00
Des Moines & Minneapolis,	7s, 1907,	84,000.00	84,000.00	88,590.00
Madison Extension,	7s, 1911,	88,000.00	88,000.00	40,755.00
Milwaukee & Madison,	6s, 1905,	80,000.00	80,000.00	81,650.00
Northwestern Union,	7s, 1917,	15,000.00	15,000.00	20,325.00
Chicago, Burlington & Quincy:—				
Illinois Division,	8½s, 1929,	50,000.00	50,000.00	49,250.00
Chicago, Milwaukee & St. Paul:—				
Dubuque Division,	6s, 1920,	40,000.00	40,000.00	51,200.00
General Mortgage, gold,	4s, 1989,	25,000.00	25,000.00	27,875.00
Wisconsin & Minnesota,	5s, 1921,	2,000.00	2,000.00	2,300.00
Wisconsin Valley,	7s, 1909,	16,000.00	16,000.00	18,960.00
Chicago, Rock Island & Pacific:—				
First Mortgage,	6s, 1917,	100,000.00	100,000.00	126,000.00
General Mortgage, gold,	4s, 1988,	25,000.00	25,000.00	27,000.00
Cleveland & Mahoning Valley,	5s, 1938,	10,000.00	10,000.00	12,350.00
Delaware & Hudson Canal Co.,	7s, 1917,	45,000.00	45,000.00	61,200.00
Illinois Central:—				
Main Line,	4s, 1951,	50,000.00	50,000.00	55,250.00
Middle Division,	5s, 1921,	56,000.00	56,000.00	66,860.00
Springfield Division,	8½s, 1951,	50,000.00	50,000.00	49,500.00
Kalamazoo, Alle. & Grand Rapids,	5s, 1938,	25,000.00	25,000.00	31,250.00
Michigan Central:—				
Detroit & Bay City,	5s, 1931,	20,000.00	20,000.00	24,100.00
Kalamazoo & South Haven,	5s, 1939,	25,000.00	25,000.00	31,000.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
New York, Lacka. & Western, 6s, 1921, \$	25,000.00	25,000.00	32,500.00
New York, New Haven & Hartford:—			
Danbury & Norwalk, 5s, 1920-25,	51,000.00	51,000.00	61,285.00
Debenture, 3½s, 1947,	180,000.00	180,000.00	183,900.00
Housatonic, 5s, 1937,	29,000.00	29,000.00	38,280.00
New England, 5s, 1945,	50,000.00	50,000.00	67,500.00
N. Y., Providence & Boston, 4s, 1942,	35,000.00	35,000.00	39,112.00
Pennsylvania:—			
Long Island, 4s, 1932,	10,000.00	10,000.00	10,200.00
United N. J. R. R. & Canal Co., 4s, 1944,	100,000.00	100,000.00	114,000.00
St. Paul, Minneapolis & Manitoba:—			
Dakota Extension, 6s, 1910,	35,000.00	35,000.00	40,250.00
Syracuse, Bing'ton & New York, 7s, 1906,	25,000.00	25,000.00	27,812.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	27,125.00
Totals, ...	\$1,831,000.00	1,831,000.00	1,554,999.00
BANK STOCKS.			
41 shares Ansonia National, Ansonia, \$	2,050.00	2,050.00	3,280.00
560 " Bridgeport " Bridgeport,	28,000.00	28,000.00	50,400.00
171 " City " "	17,100.00	17,100.00	25,650.00
178 " Connecticut " "	17,800.00	17,800.00	26,700.00
272 " First " "	27,200.00	27,200.00	47,600.00
26 " Pequonnock " "	2,600.00	2,600.00	3,900.00
37 " Bristol " Bristol,	3,700.00	3,700.00	6,105.00
77 " Danbury " Danbury,	7,700.00	7,700.00	7,700.00
104 " National Pahquioque, " "	10,400.00	10,400.00	10,920.00
55 " Deep River National, Deep River,	5,500.00	5,500.00	5,775.00
125 " Birmingham " Derby,	12,500.00	12,500.00	18,750.00
20 " National Iron " Falls Village,	2,000.00	2,000.00	2,200.00
100 " American " Hartford,	5,000.00	5,000.00	7,000.00
50 " City, " "	5,000.00	5,000.00	4,500.00
20 " Farm's & Mech. " " "	2,000.00	2,000.00	2,240.00
83 " First " " "	8,300.00	8,300.00	9,628.00
36 " Hartford " " "	8,600.00	8,600.00	11,180.00
21 " National Ex. " " "	1,050.00	1,050.00	1,802.00
44 " Phoenix " " "	4,400.00	4,400.00	5,412.00
50 " First " Litchfield,	5,000.00	5,000.00	5,000.00
78 " First " Meriden,	7,800.00	7,800.00	14,820.00
66 " Home " " "	6,600.00	6,600.00	7,920.00
67 " Meriden " " "	6,700.00	6,700.00	6,700.00
51 " Central " Middletown,	3,825.00	3,825.00	4,182.00
50 " First " " "	5,000.00	5,000.00	5,250.00
110 " Middletown " " "	8,250.00	8,250.00	11,000.00
7 " Middlesex Co. " " "	700.00	700.00	700.00
32 " New Britain " New Britain,	3,200.00	3,200.00	4,800.00
171 " Merchants " New Haven,	8,550.00	8,550.00	9,405.00

CITY SAVINGS BANK OF BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.			
40 shares National New Haven, N. Haven, \$	4,000.00	4,000.00	7,200.00
76 " National Tradesmen's, "	7,600.00	7,600.00	10,640.00
380 " New Haven County, "	8,800.00	8,800.00	5,700.00
157 " Second National, "	15,700.00	15,700.00	26,690.00
58 " Yale " "	5,800.00	5,800.00	6,360.00
25 " Nat. Bank of Com., N. London,	2,500.00	2,500.00	3,500.00
170 " Thames Nat., Norwich,	17,000.00	17,000.00	25,500.00
10 " Southington Nat., Southington,	1,000.00	1,000.00	1,000.00
81 " City " S. Norwalk,	3,100.00	3,100.00	4,340.00
20 " First " Stamford,	2,000.00	2,000.00	4,400.00
146 " Stamford " "	4,880.00	4,880.00	7,800.00
20 " First " Stonington,	2,900.00	2,900.00	3,480.00
10 " Brooks " Torrington,	1,000.00	1,000.00	1,500.00
25 " First " Wallingford,	2,500.00	2,500.00	3,125.00
100 " Citizen's " Waterbury,	10,000.00	10,000.00	14,000.00
61 " Manufacturers " "	6,100.00	6,100.00	7,320.00
309 " Waterbury " "	15,450.00	15,450.00	26,265.00
20 " Westport " "	2,000.00	2,000.00	2,000.00
40 " Hurlburt " Winsted,	4,000.00	4,000.00	5,800.00
20 " Title Guar. & Trust Co., N. York,	2,000.00	2,000.00	16,000.00
Totals, ... \$	338,855.00	338,855.00	502,189.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,688; total amount, \$2,142,250.90
2	Number of depositors having \$1,000 and not over \$2,000,	1,387; total amount, 1,896,893.44
3	Number of depositors having over \$2,000 and not over \$10,000,	345; total amount, 804,259.91
4	Number of depositors having over \$10,000,	1; total amount, 12,961.75
5	Total number of depositors,	10,421; total deposits, \$4,856,866.00
6	Largest amount due a single depositor,	12,961.75
7	Number of accounts opened during the past year, 1,945; number closed, 1,412; increase, 533.	
8	Amount deposited, including interest credited, during the past year,	1,186,889.85
9	Amount withdrawn during the past year,	932,921.84
10	Amount of increase,	253,967.51
11	Amount of income received during the past year was	225,273.94
12	Total expenses, including salaries, during the past year, were	18,280.25
13	State tax during the past year was	10,202.39
14	Dividends the past year:	
	1½ per cent. paid Jan. 15, 1902; amount,	\$77,805.05
	1½ per cent. paid July 15, 1902; amount,	79,672.83— 157,477.88

CITY SAVINGS BANK OF BRIDGEPORT. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

15	Net amount of premiums charged off the past year, ...	\$21,200.11
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	50,000.00
19	Amount of assets yielding no income the past year, ...	5,000.00
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	65,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	268,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	45,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS — President, David F. Hollister; Vice-Presidents, Courtland Kelsey, John M. Wheeler, Edward A. Lewis, Edwin Banks; Secretary and Treasurer, William B. Hincks; Assistant Secretary and Treasurer, William N. Middlebrook; Trustees, George M. Baldwin, Edwin Banks, George K. Birdseye, C. B. Buckingham, Edward W. Button, Benjamin Fletcher, William B. Hincks, William T. Hincks, D. F. Hollister, Samuel W. Hubbell, Courtland Kelsey, Edward A. Lewis, W. N. Middlebrook, Frederick W. Read, Frank B. Sammis, John M. Wheeler.

CITY SAVINGS BANK, MERIDEN.

GEORGE M. LUCAS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$620,855.00	Whole amount of deposits, \$2,458,481.26	
Loans on collateral security, . . .	70,987.98	Surplus account, . . .	60,000.00
Town, city, and borough notes and orders, . . .	80,000.00	Interest account, less current expenses and taxes paid, . . .	8,560.55
Town, city, school district, and corporation bonds, . . .	155,000.00	Profit and loss account, . . .	8,337.72
Railroad bonds, . . .	1,481,250.00		
Bank stocks in Connecticut, . . .	98,100.00		
Bank stocks in other States, . . .	10,000.00		
Real estate by foreclosure, . . .	10,000.00		
Cash in banks, . . .	109,686.60		
Total Assets, . . .	\$2,580,879.58	Total Liabilities, . . .	\$2,580,879.58

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, note, ... \$	80,000.00	80,000.00	80,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, \$	20,000.00	20,000.00	20,800.00
City " " 4s, 1912, ...	25,000.00	25,000.00	26,000.00
Town " " 3½s, 1921, ...	25,000.00	25,000.00	25,000.00
City of Danbury, " 4s, 1920, ...	10,000.00	10,000.00	10,700.00
Borough of Wallingford, Conn., 4s, 1923, ...	20,000.00	20,000.00	21,400.00
City of New Britain, " 4s, 1927, ...	80,000.00	80,000.00	82,400.00
Town of Ridgefield, " 3½s, 1927, ...	25,000.00	25,000.00	25,000.00
Totals, ... \$	155,000.00	155,000.00	161,800.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul, 3½s, 1989, \$	50,000.00	50,000.00	50,000.00
C. & Pacific Div., 6s, 1910, ...	25,000.00	28,000.00	30,000.00
C. & Pacific West. Div., 5s, 1921, ...	50,000.00	58,500.00	60,400.00
Dubuque Div., 6s, 1920, ...	25,000.00	31,250.00	33,800.00
Chic., St. Paul, Minn. & Omaha, 6s, 1930, ...	50,000.00	66,000.00	72,200.00
Chicago & Northwestern, 7s, 1915, ...	25,000.00	32,000.00	34,200.00
Menominee Div., 7s, 1911, ...	25,000.00	30,000.00	31,750.00
Chicago & Northwest. Union, 7s, 1917, ...	25,000.00	30,500.00	35,200.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Rock Island & Pacific, 6s, 1917, \$	50,000.00	61,000.00	64,500.00
Chicago, St. Louis & N. Orleans, 5s, 1951,	50,000.00	64,000.00	67,500.00
Chicago & Eastern Illinois, 5s, 1937,	25,000.00	29,000.00	32,500.00
Clearfield & Mahoning, 5s, 1943,	25,000.00	30,000.00	33,200.00
Cleveland & Mahoning Valley, 5s, 1938,	50,000.00	56,000.00	65,800.00
Cleveland & Pittsburg, 4½s, 1942,	25,000.00	30,000.00	30,400.00
Delaware & Hudson, 7s, 1917,	25,000.00	33,000.00	35,200.00
Delaware, Lack. & Western, 7s, 1917,	25,000.00	25,000.00	29,000.00
Erie & Pittsburg, 3½s, 1940,	25,000.00	25,000.00	25,000.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	30,000.00	35,200.00
Long Island, 4s, 1932,	20,000.00	20,000.00	21,900.00
Michigan Central, 5s, 1931,	25,000.00	23,000.00	31,800.00
Kalamazoo & So. Haven Div., 5s, 1939,	25,000.00	30,000.00	32,800.00
Morris & Essex, 7s, 1914,	25,000.00	30,000.00	33,500.00
Morris & Essex, 7s, 1915,	75,000.00	97,500.00	102,400.00
Montana Central, 6s, 1937,	25,000.00	33,750.00	37,600.00
McKeesport & Belle Vernon, 6s, 1918,	25,000.00	30,750.00	32,600.00
N. Y., Lackawanna & West., 6s, 1921,	75,000.00	94,000.00	100,900.00
N. Y., New Haven & Hartford, 4s, 1947,	50,000.00	56,000.00	56,000.00
Danbury & Norwalk, 5s, 1920,	25,000.00	25,000.00	30,000.00
Housatonic, 5s, 1937,	50,000.00	65,000.00	65,000.00
New Haven & Derby, 5s, 1918,	25,000.00	27,500.00	29,600.00
Pittsburg, McK. & Yough., 6s, 1932,	50,000.00	65,000.00	73,100.00
Rensselaer & Saratoga, 7s, 1921,	50,000.00	70,000.00	74,200.00
St. Paul, Minn. & Manitoba, 4½s, 1933,	25,000.00	26,500.00	29,700.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	30,900.00
Totals, ...	\$ 1,195,000.00	1,481,250.00	1,546,850.00
BANK STOCKS.			
200 shares First National, Meriden, Conn., \$	20,000.00	20,000.00	40,000.00
200 " Home " " "	20,000.00	20,000.00	24,000.00
76 " Meriden " " "	7,600.00	7,600.00	8,360.00
162 " National, Norwalk, " "	16,200.00	16,200.00	17,820.00
20 " Fairfield Co. Nat., " "	2,000.00	2,000.00	2,000.00
104 " Second Nat., New Haven, " "	10,400.00	10,400.00	20,800.00
70 " Merchants Nat., " "	3,500.00	3,100.00	3,850.00
3 " First Nat., Middletown, " "	300.00	300.00	300.00
60 " South. Nat., Southington, " "	6,000.00	6,000.00	6,000.00
50 " Mechanics, New Britain, " "	5,000.00	5,000.00	7,500.00
25 " New Britain Nat., N. Brit., " "	2,500.00	2,500.00	4,000.00
200 " Merchants Ex. Nat., N. Y.,	10,000.00	10,000.00	15,000.00
Totals, ...	\$ 103,500.00	103,100.00	149,680.00

CITY SAVINGS BANK, MERIDEN.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,814; total amount,	\$822,264.27
2	Number of depositors having \$1,000 and not over \$2,000, ...	477; total amount,	629,643.84
3	Number of depositors having over \$2,000 and not over \$10,000, ...	269; total amount,	915,988.10
4	Number of depositors having over \$10,000,	7; total amount,	90,585.05
5	Total number of depositors, ...	4,567; total deposits,	\$2,458,481.26
6	Largest amount due a single depositor, ...		14,643.75
7	Number of accounts opened during the past year, 625; number closed, 869; increase, 256.		
8	Amount deposited, including interest credited, during the past year,		535,951.18
9	Amount withdrawn during the past year, ...		327,866.71
10	Amount of increase, ...		208,084.42
11	Amount of income received during the past year was		111,391.78
12	Total expenses, including salaries, during the past year, were		8,912.49
13	State tax during the past year was		5,190.14
14	Dividends the past year:		
	2 per cent. paid January 1, 1902; amount, ...	\$44,152.31	
	2 per cent. paid July 1, 1902; amount, ...	46,866.79 —	90,519.10
15	Net amount of premiums charged off the past year, ...		36,890.00
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year, ...		0
20	Loans on real estate — are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		70,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		17,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...		0
25	Net income from foreclosed real estate during the past year, ...		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS.— President, Charles L. Rockwell; Treasurer, George M. Lucas; Directors or Trustees, Charles L. Rockwell, Seth J. Hall, Charles L. Upham, John C. Byxbee, Charles F. Linsley, John Tait, N. L. Bradley, Dexter W. Parker, Ratcliffe Hicks, H. L. Schleiter, William Lewis, Gilbert Rogers, William H. Lyon.

COLCHESTER SAVINGS BANK.

WILLIAM H. VAN HORN, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$80,618.08	Whole amount of deposits, . . .	\$75,025.84
Loans on collateral sec'ty, . .	2,100.00	Surplus account, ...	10,000.00
Loans on personal security only, ...	4,069.96	Interest account, less current expenses and taxes paid, ...	1,488.98
Bank stocks in Connecticut, . .	800.00		
Real estate by foreclosure, . .	4,993.79		
Banking house fixtures, ...	665.50		
Savings bank deposits, ...	8,612.18		
Cash in banks, ...	3,880.26		
Cash in vault, ...	1,275.10		
Total Assets, ...	\$86,514.82	Total Liabilities, ...	\$86,514.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
8 shares Union, New London, ...	\$ 800.00	800.00	800.00

MISCELLANEOUS ITEMS.

1. Number of depositors having less than \$1,000, ...	980 ; total amount,	\$68,891.04
2. Number of depositors having \$1,000 and not over \$2,000, ...	5 ; total amount,	6,134.80
3. Number of depositors having over \$2,000 and not over \$10,000, ...	0 ; total amount,	0
4. Number of depositors having over \$10,000, ...	0 ; total amount,	0
5. Total number of depositors, ...	985 ; total deposits,	\$75,025.84
6. Largest amount due a single depositor, ...		1,392.95
7. Number of accounts opened during the past year, 0 ; number closed, 4 ; decrease, 4, ...		
8. Amount deposited, including interest credited, during the past year, ...		0
9. Amount withdrawn during the past year, ...		80,222.11
10. Amount of decrease, ...		30,222.11
11. Amount of income received during the past year was		3,768.27
12. Total expenses, including salaries, during the past year, were		1,062.63
13. State tax during the past year was		90.28

COLCHESTER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

14	Dividends the past year :		
	— per cent. paid — 190— ; amount	0	0
	— per cent. paid — 190— ; amount,	0—	0
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,	\$4,696.81	
17	Amount of past due paper at this time is	0	
18	Net amount carried to surplus, or profit and loss, during the past year, was	0	
19	Amount of assets yielding no income the past year,	16,000.00	
20	Loans on real estate — are they all first mortgages ?	Yes	
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	5,000.00	
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	8,000.00	
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00	
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4%	
25	Net income from foreclosed real estate during the past year,	60.00	
26	Date of annual meeting of Incorporators to elect Trustees or Directors, August 30.		
27	Date of annual meeting to elect President, Treasurer, and other officers, August 30.		

OFFICERS. — President, Ralph C. Jones ; Vice-President, Joseph Smith ; Treasurer, William H. Van Horn ; Directors or Trustees, Joseph N. Adams, H. P. Buell, S. P. Willard, Sam N. Morgan, Dwight C. Gillett, William P. Adams, Charles T. Williams, Charles H. Rogers, Frank B. Taylor.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$691,455.00	Whole amount of deposits, . .	\$791,946.53
Loans on collateral sec'y, .	11,500.00	Surplus account, ...	77,960.78
Loans on personal security only, ...	53,700.77	Interest account, less current expenses and taxes paid, ...	7,089.89
School district notes and orders, ...	680.00		
Bank stocks in Connecticut, .	85,316.67		
Real estate by foreclosure, .	19,210.28		
Banking house and furniture, ...	7,000.00		
Cash in banks, ...	40,562.99		
Cash in vault, ...	17,571.54		
Total Assets, ...	\$876,997.20	Total Liabilities, ...	\$876,997.20

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Burlington, Conn., 9th School District, ... \$	680.00	680.00	680.00
BANK STOCKS.			
100 shares New Haven Co., New Haven, Conn., \$	1,000.00	1,000.00	1,500.00
12 " Yale National, " " " "	1,200.00	1,200.00	1,500.00
183 " National Exchange, Hartford, " "	6,650.00	6,650.00	8,379.00
4 " Phoenix National, " " " "	400.00	400.00	488.00
5 " Aetna " " " "	500.00	500.00	915.00
5 " Far. & Mech. " " " "	500.00	500.00	590.00
8 " Charter Oak " " " "	800.00	800.00	752.00
42 " First " Rockville, " "	4,200.00	4,200.00	4,200.00
40 " Rockville " " " "	4,000.00	4,000.00	4,000.00
15 " First " Norwich, " "	1,500.00	1,500.00	1,500.00
16 " Uncas " " " "	1,600.00	1,600.00	1,680.00
38 " Southington " Southington, " "	3,800.00	3,800.00	4,104.00
10 " Manufacturers " Waterbury, " "	1,000.00	1,000.00	1,300.00
5 " Citizens " " " "	500.00	500.00	675.00
5 " Waterbury " " " "	250.00	250.00	400.00
6 1/2 " Danbury " Danbury, " "	666.67	666.67	600.00
10 " First " Portland, " "	1,000.00	1,000.00	1,000.00
50 " Canton Trust Co., Collinsville, " "	5,000.00	5,000.00	5,500.00
15 " Mystic River, Mystic, " "	750.00	750.00	750.00
Totals, ... \$	85,316.67	85,316.67	89,833.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
100 shares Pittsburg, Ft. Wayne & Chicago, \$	10,000.00	10,000.00	19,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Buffalo, N. Y., 3½s, 1903, \$	25,000.00	25,000.00	25,000.00
St. Louis, Mo., 6s, 1905,	43,000.00	43,000.00	45,450.00
Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,925.00
" " 4½s, 1915,	100,000.00	100,000.00	112,000.00
Chicago, Ill., 4s, 1921,	25,000.00	25,000.00	27,125.00
Springfield, Ill., 3½s, 1920,	40,000.00	40,000.00	40,200.00
Cincinnati, Ohio, 5s, 1916-1930,	50,000.00	50,000.00	55,500.00
" " 6s, 1906-1909, {	87,000.00	87,000.00	89,960.00
" " 7½s, 1906,	5,000.00	5,000.00	5,750.00
" " 4s, 1933,	5,000.00	5,000.00	5,575.00
Cleveland, " 5s, 1902,	25,000.00	25,000.00	27,250.00
" " 4s, 1906-1910,	5,000.00	5,000.00	5,000.00
Columbus, " 4s, 1902,	20,000.00	20,000.00	20,200.00
" " 4½s, 1902,	11,000.00	11,000.00	11,000.00
" " 5s, 1906-1910,	42,000.00	42,000.00	44,780.00
Dayton, " 5s, 1914-1919,	15,000.00	15,000.00	17,500.00
" " 6s, 1903,	10,000.00	10,000.00	10,075.00
Toledo, " 3½s, 1920-1921,	25,000.00	25,000.00	25,000.00
Youngstown, " 5s, 1902,	3,000.00	3,000.00	3,000.00
Zanesville, " 5s, 1913,	25,000.00	25,000.00	27,875.00
Jackson, Mich., 5s, 1904-1907,	50,000.00	50,000.00	52,750.00
Muskegon, " 5s, 1902-1907,	20,000.00	20,000.00	22,000.00
La Crosse, Wis., 3½s, 1920,	42,000.00	42,000.00	42,000.00
Milwaukee, " 5s, 1903-1906,	14,000.00	14,000.00	14,885.00
Davenport, Iowa, 4½s, 1909,	60,000.00	60,000.00	63,450.00
Minneapolis, Minn., 4½s, 1921-1922,	12,000.00	12,000.00	13,920.00
St. Paul, " 4s, 1912,	5,000.00	5,000.00	5,250.00
" " 4½s, 1902-1919,	40,000.00	40,000.00	44,200.00
" " 5s, 1915,	45,000.00	45,000.00	52,200.00
Omaha, Neb., 4s, 1902-1905,	8,000.00	8,000.00	8,020.00
" " 4½s, 1906,	50,000.00	50,000.00	51,000.00
" " 5s, 1901-1911,	35,000.00	35,000.00	36,475.00
Los Angeles, Cal., 4s, 1903-1937,	27,000.00	27,000.00	28,620.00
" " 4½s, 1903-1927,	9,750.00	9,750.00	10,920.00
San Diego, " 4½s, 1914-1917,	25,000.00	25,000.00	26,000.00
San Jose, " 4½s, 1903-1937,	35,000.00	35,000.00	37,100.00
Portland, Oregon, 5s, 1928,	50,000.00	50,000.00	60,000.00
Pittsburg, Penn., 4s, 1910-1925,	15,000.00	15,000.00	15,675.00
Scranton, " 4s, 1910,	5,000.00	5,000.00	5,175.00
Wilkesbarre, " 4½s, 1917-1927,	60,000.00	60,000.00	69,000.00
Wilmington, Del., 4s, 1924-1926,	50,000.00	50,000.00	53,125.00
Camden, N. J., 4s, 1926,	20,000.00	20,000.00	21,900.00
Hoboken, " 4½s, 1907,	18,000.00	13,000.00	13,520.00
Paterson, " 4½s, 1905-1910,	50,000.00	50,000.00	52,250.00
" " 5s, 1903-1912,	5,000.00	5,000.00	5,375.00
Trenton, " 3½s, 1939,	25,000.00	25,000.00	25,000.00
" " 5s, 1903,	10,000.00	10,000.00	10,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
Portland, Maine,	6s,	1907,	\$	10,000.00	10,000.00	11,000.00
Boston, Mass.,	4s,	1912-1918,		10,000.00	10,000.00	10,550.00
Providence, R. I.,	4s,	1927,		21,000.00	21,000.00	28,625.00
Ansonia, Conn.,	4s,	1905-1915,		20,000.00	20,000.00	20,600.00
Branford,	4s,	1903-1909,		12,000.00	12,000.00	12,000.00
Bridgeport,	4s,	1924,		65,000.00	65,000.00	69,875.00
Bristol,	4s,	1903-1927,		6,000.00	6,000.00	6,160.00
Danbury,	4s,	1910-1912,		17,000.00	17,000.00	17,085.00
Derby,	4s,	1914,		25,000.00	23,000.00	25,875.00
Essex,	4s,	1902-1907,		5,000.00	5,000.00	5,000.00
Groton,	4s,	1903-1915,		35,000.00	35,000.00	35,175.00
Hartford,	3½s,	1931,		20,000.00	20,000.00	20,000.00
Huntington,	4s,	1917,		25,000.00	25,000.00	26,000.00
Madison,	4s,	1907,		10,000.00	10,000.00	10,025.00
Middletown,	4s,	1904-1914,		5,000.00	5,000.00	5,000.00
" " nontaxable	4s,	1910,		3,000.00	3,000.00	3,105.00
New Britain,	4s,	1903-1927,		45,000.00	45,000.00	46,575.00
New Canaan,	3½s,	1929,		20,000.00	20,000.00	20,000.00
New Haven,	4s,	1909-1928,		2,000.00	2,000.00	2,110.00
Norwalk,	3½s,	1918,		20,000.00	20,000.00	20,000.00
Norwich,	7s,	1905,		4,000.00	4,000.00	4,220.00
Orange,	4s,	1916,		5,000.00	5,000.00	5,125.00
Roxbury,	4s,	1908-1921,		18,000.00	18,000.00	18,495.00
Saybrook,	4½s,	1904,		10,000.00	10,000.00	10,075.00
Wallingford,	4s,	1923,		50,000.00	50,000.00	52,500.00
Washington,	4s,	1903-1916,		26,000.00	26,000.00	26,260.00
Waterbury,	4s,	1910,		17,000.00	17,000.00	17,550.00
" "	4½s,	1908,		5,000.00	5,000.00	5,000.00
Willimantic,	4s,	1904,		10,000.00	10,000.00	10,000.00
Totals,				\$ 1,837,750.00	1,887,750.00	1,952,410.00
RAILROAD BONDS.						
N. Y., New Haven & Hartford,	4s,	1903,	\$	100,000.00	100,000.00	100,000.00
" " "	4s,	1908,		25,000.00	25,000.00	55,000.00
Harlem River & Portchester,	4s,	1911,		100,000.00	100,000.00	104,000.00
New Haven & Northampton,	5s,	1911,		53,000.00	53,000.00	58,800.00
" " "	5s,	1904,		45,000.00	45,000.00	45,775.00
New York, Providence & Boston,	4s,	1942,		26,000.00	26,000.00	28,860.00
Providence & Worcester,	4s,	1947,		50,000.00	50,000.00	56,250.00
Boston & New York Air Line,	5s,	1905,		26,000.00	26,000.00	26,780.00
New Haven & Derby,	5s,	1918,		15,000.00	15,000.00	17,250.00
Naugatuck,	4s,	1913,		25,000.00	25,000.00	26,250.00
Housatonic,	5s,	1937,		21,000.00	21,000.00	27,300.00
New England,	5s,	1945,		30,000.00	30,000.00	33,850.00
New London Northern,	4s,	1910,		50,000.00	50,000.00	51,250.00
Maine Central,	4s,	1912,		35,000.00	35,000.00	36,400.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
N. Y. Central & Hudson River, 7s, 1903, \$	50,000.00	50,000.00	50,000.00
“ “ “ “ 4s, 1905,	10,000.00	10,000.00	10,050.00
Beech Creek, 4s, 1936,	86,000.00	86,000.00	89,420.00
Lake Shore & Mich. Southern, 7s, 1903,	18,000.00	18,000.00	18,495.00
Mahoning Coal Railroad Co., 5s, 1934,	18,000.00	18,000.00	22,590.00
Pitts., McKeesp't., & Yough., 6s, 1932,	53,000.00	53,000.00	75,260.00
McKeesport & Belle Vernon, 6s, 1918,	20,000.00	20,000.00	25,200.00
Michigan Central, 5s, 1913,	56,000.00	56,000.00	70,000.00
Delaware & Hudson Canal, 7s, 1917,	50,000.00	50,000.00	69,750.00
Rensselaer & Saratoga, 7s, 1921,	100,000.00	100,000.00	148,000.00
Albany & Susquehanna, 6s, 1906,	50,000.00	50,000.00	53,625.00
Del., Lackawanna & Western, 7s, 1907,	15,000.00	15,000.00	17,250.00
Morris & Essex, 7s, 1914,	100,000.00	100,000.00	132,000.00
N. Y., Lackawanna & Western, 6s, 1921,	100,000.00	100,000.00	181,500.00
United N. J. R. R. & Canal Co., 4s, 1923,	4,000.00	4,000.00	4,300.00
“ “ “ “ 4s, 1929,	15,000.00	15,000.00	16,575.00
“ “ “ “ 4s, 1944,	25,000.00	25,000.00	29,000.00
River Front, 4½s, 1912,	10,000.00	10,000.00	10,750.00
Pitts., Youngstown & Ashtabula, 7s, 1912,	85,000.00	85,000.00	44,800.00
Cleveland & Pittsburg, 4½s, 1942,	111,000.00	111,000.00	131,535.00
Ashtabula & Pittsburg, 6s, 1908,	50,000.00	50,000.00	55,500.00
Pitts., Youngstown & Ashtabula, 5s, 1927,	25,000.00	25,000.00	29,500.00
Elmira & Williamsport, 6s, 1910,	20,000.00	20,000.00	22,800.00
Little Miami, 5s, 1912,	100,000.00	100,000.00	111,000.00
Sunbury & Lewiston, 4s, 1936,	40,000.00	40,000.00	42,000.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	53,500.00
Chic. & Northwest'n, Mad. Ext., 7s, 1911,	75,000.00	75,000.00	93,750.00
“ “ Menominee “ 7s, 1911,	60,000.00	60,000.00	75,000.00
“ “ Northwest Union 7s, 1917,	30,000.00	30,000.00	41,400.00
“ “ Chi. & Tomah, 6s, 1905,	25,000.00	25,000.00	26,250.00
“ “ C. Rap. & Mo. R., 7s, 1909,	27,000.00	27,000.00	31,995.00
“ “ “ “ 7s, 1916,	50,000.00	50,000.00	67,500.00
“ Mil., Lake Shore & West'n, 6s, 1921,	35,000.00	35,000.00	46,025.00
“ “ Mich. Division, 6s, 1924,	15,000.00	15,000.00	20,250.00
“ “ St. Paul, Sioux City, 6s, 1919,	40,000.00	40,000.00	50,000.00
“ “ Chic., St. P., M. & O., 6s, 1930,	30,000.00	30,000.00	40,800.00
Chicago, Milwaukee & St. Paul, 4s, 1939,	20,000.00	20,000.00	22,400.00
“ “ “ “ 5s, 1921,	50,000.00	50,000.00	58,750.00
“ “ “ “ 6s, 1920,	50,000.00	50,000.00	65,000.00
“ “ “ “ 7s, 1903,	5,000.00	5,000.00	5,000.00
“ “ “ “ con., 7s, 1905,	25,000.00	25,000.00	46,250.00
“ Rock Island & Pacific, 4s, 1938,	50,000.00	50,000.00	53,750.00
“ “ “ “ 6s, 1917,	25,000.00	25,000.00	31,250.00
Bur., Cedar Rap. & Northern, 5s, 1906,	25,000.00	25,000.00	25,750.00
Buffalo, New York & Erie, 7s, 1916,	41,000.00	41,000.00	53,710.00
Sharon Railway, 4½s, 1919,	37,000.00	37,000.00	39,775.00
New Castle & Chenango Valley, 6s, 1917,	10,000.00	10,000.00	12,000.00
Northern Railway Co. of N. J., 6s, 1917,	30,000.00	30,000.00	35,250.00
Cleveland & Mahoning Val., 5s, 1938,	81,000.00	81,000.00	101,250.00
Central Railway Co. of N. J., 5s, 1937,	50,000.00	50,000.00	67,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Central Railway Co. of N. J.,	7s,	1902,	\$		28,000.00	28,000.00	28,000.00
New York & Long Branch,	4s,	1941,			25,000.00	25,000.00	26,800.00
Wilkesbarre & Scranton,	4½s,	1938,			50,000.00	50,000.00	55,500.00
Ill. Cen., Middle Division,	5s,	1921,			60,000.00	60,000.00	70,800.00
" Iowa Falls & Sioux City,	7s,	1917,			20,000.00	20,000.00	26,400.00
Evansville & Terre Haute,	6s,	1923,			20,000.00	20,000.00	23,000.00
Chic., Burlington & Quincy,	5s,	1905,			20,000.00	20,000.00	20,350.00
" " " "	3½s,	'30-'49,			100,000.00	100,000.00	98,000.00
Chic., Minn. & Manitoba,	6s,	1909,			45,000.00	45,000.00	50,625.00
" " " Dakota Ex.,	6s,	1910,			80,000.00	80,000.00	90,800.00
" " " Mon. Ex.,	4s,	1937,			50,000.00	50,000.00	52,250.00
" " " "	4½s,	1938,			50,000.00	50,000.00	55,500.00
" " " "	6s,	1933,			20,000.00	20,000.00	27,000.00
" " " East'n Min.,	5s,	1908,			21,000.00	21,000.00	22,050.00
Piedmont & Cumberland,	5s,	1911,			15,000.00	15,000.00	16,050.00
Ashland Coal & Iron Co.,	4s,	'05-'25,			25,000.00	25,000.00	25,750.00
Totals, ...					\$3,272,000.00	3,272,000.00	3,880,645.00
BANK STOCKS.							
35 shares National,		New Haven,	\$		8,500.00	8,500.00	6,650.00
125 " Second National,		"			12,500.00	12,500.00	23,750.00
100 " Yale " "		"			10,000.00	10,000.00	12,750.00
50 " Tradesmen's National,		"			5,000.00	5,000.00	7,500.00
1400 " New Haven Co. " "		"			14,000.00	14,000.00	21,000.00
120 " Merchants " "		"			6,000.00	6,000.00	7,200.00
45 " Meriden National,		Meriden,			4,500.00	4,500.00	4,500.00
40 " First " "		"			4,000.00	4,000.00	7,600.00
40 " Home " "		"			4,000.00	4,000.00	5,000.00
60 " Bridgeport " Bridgeport,					3,000.00	3,000.00	5,400.00
110 " Waterbury " Waterbury,					5,500.00	5,500.00	8,800.00
50 " Middletown " Middletown,					3,750.00	3,750.00	5,000.00
50 " First " "		"			5,000.00	5,000.00	5,200.00
40 " Union " New London,					4,000.00	4,000.00	4,100.00
75 " Nat. Bank of Commerce, N. York,					7,500.00	7,500.00	25,000.00
180 " Am. Ex. National Bank, " "					15,000.00	15,000.00	40,000.00
75 " First " " "		"			7,500.00	7,500.00	57,500.00
800 " Phoenix " " "		"			6,000.00	6,000.00	7,500.00
80 " German-American " " "		"			6,000.00	6,000.00	9,000.00
100 " Mechanics Nat. " " "		"			2,500.00	2,500.00	6,500.00
25 " Market & Fulton " " "		"			2,500.00	2,500.00	6,250.00
25 " Corn Exchange " " "		"			2,500.00	2,500.00	10,000.00
25 " Fourth National " " "		"			2,500.00	2,500.00	5,750.00
20 " Bank of N. Y., N. B. A., " "		"			2,000.00	2,000.00	6,500.00
10 " Bank of America, " "		"			1,000.00	1,000.00	5,000.00
10 " Importers & Traders, " "		"			1,000.00	1,000.00	6,000.00
Totals, ...					\$ 140,750.00	140,750.00	809,450.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	15,880; total amount, \$4,051,002.94
2	Number of depositors having \$1,000 and not over \$2,000,	2,321; total amount, 2,982,889.99
3	Number of depositors having over \$2,000 and not over \$10,000,	625; total amount, 1,731,087.89
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	18,826; total deposits, \$8,764,430.82
6	Largest amount due a single depositor,	7,589.92
7	Number of accounts opened during the past year, 4,574; number closed, 3,561; increase, 1,018.	
8	Amount deposited, including interest credited, during the past year,	2,982,137.29
9	Amount withdrawn during the past year,	2,478,584.78
10	Amount of increase,	508,552.51
11	Amount of income received during the past year was	440,786.28
12	Total expenses, including salaries, during the past year, were	18,733.79
13	State tax during the past year was	20,321.09
14	Dividends the past year:	
	2 per cent. paid Jan. 16, 1902; amount,	\$153,224.55
	1½ per cent. paid July 16, 1902; amount,	142,794.66—
15	Net amount of premiums charged off the past year,	296,019.21
16	Total amount of loans of every description charged off the past year,	66,489.02
17	Amount of past due paper at this time is	1,000.00
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income the past year,	80,817.00
20	Loans on real estate—are they all first mortgages?	6,000.00
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	96,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	80,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	57,900.00
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	0
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	
28	January 15, 4 per cent. to \$1,000; 3½ per cent. \$1,000 to \$2,000; over \$2,000, 3 per cent. July 15, 8½ per cent. to \$2000; over \$2,000, 3 per cent.; over \$5,000, no interest on excess.	

OFFICERS.—President, Burton Mansfield; Vice-President, Henry E. English; Treasurer, Elliott H. Morse; Directors or Trustees, Charles R. Ingersoll, Joel A. Sperry, Benjamin R. English, Michael Sonnenberg, James T. Moran, Horace J. Morton, Wilbur F. Day, Eli Whitney, Albert S. Holt, Charles E. Curtis.

DEEP RIVER SAVINGS BANK.

HARVEY J. BROOKS, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$581,821.00	Whole amount of deposits, \$1,640,511.11	
Loans on collateral security, . . .	166,785.00	Surplus account, . . .	40,000.00
Loans on personal security only, . . .	11,010.00	Interest account, less current expenses and taxes paid, . . .	27,825.27
Town, city, and borough notes and orders, . . .	22,000.00	Profit and loss account, . . .	17,172.28
State bonds, . . .	15,000.00		
Town, city, school district, and corporation bonds, . . .	287,500.00		
Railroad bonds, . . .	552,700.00		
Bank stocks in Connecticut, . . .	40,843.83		
Bank stocks in other states, . . .	5,207.39		
Real estate by foreclosure, . . .	12,281.27		
Banking house, . . .	4,000.00		
Premium account, . . .	40,177.99		
Cash in banks, . . .	29,759.01		
Cash in vault, . . .	6,923.62		
Total Assets, . . .	\$1,725,508.61	Total Liabilities, . . .	\$1,725,508.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Commonwealth of Massachusetts, 3½%, 1923, \$	15,000.00	15,000.00	16,050.00
TOWN NOTES AND ORDERS.			
Town of Saybrook note, ... \$	11,000.00	11,000.00	11,000.00
" Wallingford note, ...	5,000.00	5,000.00	5,000.00
" Haddam orders, ...	6,000.00	6,000.00	6,000.00
Totals, ... \$	22,000.00	22,000.00	22,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Altoona, Pa., 4s, 1925, \$	10,000.00	10,000.00	11,000.00
" Belfast, Me., 4s, 1918,	5,000.00	5,000.00	5,500.00
" Boston, Mass., 4s, 1916,	10,000.00	10,000.00	10,900.00
" Buffalo, N. Y., 7s, 1915,	5,000.00	5,000.00	7,000.00
" Cincinnati, O., 6s, 1906,	5,000.00	5,000.00	5,450.00
" Cincinnati, O., 7s, 1908,	10,000.00	10,000.00	11,900.00
" Columbus, O., 4s, 1909,	10,000.00	10,000.00	10,800.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Columbus, O., 4½s, 1909, \$	6,000.00	6,000.00	6,360.00
" Colorado Springs, Col., 4½s, 1907-12,	5,000.00	5,000.00	5,200.00
" Dayton, O., 6s, 1903,	6,000.00	6,000.00	6,120.00
" Dayton, O., 5s, 1917,	2,000.00	2,000.00	2,400.00
" Hoboken, N. J., 4½s, 1912,	10,000.00	10,000.00	11,000.00
" Hoboken, N. J., 4s, 1919,	10,000.00	10,000.00	10,900.00
" Jersey City, N. J., 4½s, 1927,	10,000.00	10,000.00	11,400.00
" Kansas City, Mo., 4½s, 1915,	5,000.00	5,000.00	5,450.00
" Lexington, Ky., 4½s, 1932-3,	13,000.00	13,000.00	14,950.00
" Lewiston, Me., 5s, 1917,	2,000.00	2,000.00	2,360.00
" Louisville, Ky., 7s, 1903,	5,000.00	5,000.00	5,100.00
" McKeesport, Pa., 4½s, 1910-20,	8,000.00	8,000.00	8,960.00
" Minneapolis, Minn., 4½s, 1921,	13,000.00	13,000.00	14,950.00
" New Albany, Ind., 5s, 1915,	10,000.00	10,000.00	11,400.00
" Paterson, N. J., 4½s, 1906,	10,000.00	10,000.00	10,400.00
" Pawtucket, R. I., 4s, 1910,	15,000.00	15,000.00	15,600.00
" Portland, Ore., 5s, 1922,	15,000.00	15,000.00	17,550.00
" Salem, Mass., 8½s, 1903,	2,500.00	2,500.00	2,500.00
" Springfield, Mo., 4½s, 1911,	1,000.00	1,000.00	1,070.00
" South Bend, Ind., 5s, 1903,	5,000.00	5,000.00	5,000.00
" Wilkesbarre, Pa., 4½s, 1924,	10,000.00	10,000.00	11,800.00
" Wilmington, Del., 4s, 1924,	10,000.00	10,000.00	10,900.00
" Youngstown, O., 5s, 1910,	5,000.00	5,000.00	5,450.00
Town of Plainfield, Conn., 4s, 1906,	3,000.00	3,000.00	3,060.00
" Stratford, Conn., 4s, 1907,	1,000.00	1,000.00	1,020.00
Totals, ... \$	237,500.00	237,500.00	262,850.00
RAILROAD BONDS.			
Atchison & Nebraska, 7s, 1908, \$	5,000.00	5,000.00	5,850.00
Atchison, Topeka & Santa Fé, 4s, 1995,	5,000.00	5,000.00	5,200.00
Ashland Coal & Iron Ry. Co., 4s, 1925,	10,000.00	10,000.00	10,400.00
Bangor & Portland, 6s, 1930-6,	13,200.00	13,200.00	17,952.00
Baltimore & Harrisburg, 5s, 1936,	25,000.00	25,000.00	31,000.00
Buffalo, New York & Erie, 7s, 1916,	15,000.00	15,000.00	20,250.00
Buffalo Creek, 6s, 1907,	10,000.00	10,000.00	11,000.00
Burlington & Missouri River, 6s, 1918,	10,000.00	10,000.00	12,000.00
Central Railroad of N. J., 5s, 1937,	10,000.00	10,000.00	13,600.00
Chicago & Alton, 3s, 1949,	10,000.00	8,500.00	8,500.00
Chic., Bur. & Quincy (Ia. Div.), 5s, 1919,	20,000.00	20,000.00	23,000.00
Chicago & Eastern Illinois, 5s, 1937,	10,000.00	10,000.00	12,300.00
Chicago & Indiana Coal, 5s, 1936,	10,000.00	10,000.00	12,400.00
Chicago, Rock Island & Pacific, 4s, 1938,	25,000.00	25,000.00	27,250.00
Chic., Mil. & St. P. (Dub. Div.), 6s, 1920,	5,000.00	5,000.00	6,550.00
Chic., Mil. & St. P. (W. & M. Div.), 5s, 1921,	5,000.00	5,000.00	5,950.00
C., Mil. & St. P. (C. & P. W. Div.), 5s, 1921,	10,000.00	10,000.00	11,900.00
Cin., Hamilton & Dayton, 5s, 1905,	8,000.00	8,000.00	8,320.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Clev. & Mahoning Valley,	5s, 1938,	\$ 20,000.00	20,000.00	25,000.00
Delaware & Hudson Canal Co.,	7s, 1917,	10,000.00	10,000.00	14,500.00
Elmira & Williamsport,	6s, 1910,	6,000.00	6,000.00	7,020.00
Evansville & Terre Haute,	6s, 1921,	5,000.00	5,000.00	6,150.00
Erie & Pittsburg,	8½s, 1940,	5,000.00	5,000.00	5,050.00
Goheen & Deckerstown,	6s, 1928,	3,000.00	3,000.00	4,080.00
Iowa Falls & Sioux City,	7s, 1917,	10,000.00	10,000.00	18,400.00
Joliet & Northern Indiana,	7s, 1907,	17,000.00	17,000.00	19,380.00
Kalamazoo & White Pigeon,	5s, 1940,	15,000.00	15,000.00	19,200.00
Kansas City, St. Jos. & C. B.,	7s, 1907,	5,000.00	5,000.00	5,700.00
Mahoning Coal Railroad Co.,	5s, 1934,	7,000.00	7,000.00	8,890.00
McKeesport & Belle Vernon,	6s, 1918,	10,000.00	10,000.00	12,800.00
Michigan Central,	6s, 1909,	10,000.00	10,000.00	11,400.00
Mil., Lake Shore & Western,	5s, 1922,	3,000.00	3,000.00	3,510.00
Minneapolis & St. Louis,	5s, 1934,	10,000.00	10,000.00	12,300.00
Minneapolis & St. Louis,	4s, 1949,	5,000.00	5,000.00	5,200.00
New York, Lack. & Western,	6s, 1921,	10,000.00	10,000.00	18,200.00
New York, Prov. & Boston,	4s, 1942,	1,000.00	1,000.00	1,100.00
Northwestern Union,	7s, 1917,	5,000.00	5,000.00	7,000.00
Northern Railroad of N. J.,	6s, 1917,	11,000.00	11,000.00	18,750.00
Oswego & Rome,	7s, 1915,	10,000.00	10,000.00	18,500.00
Peoria & Pekin Union,	6s, 1921,	15,000.00	15,000.00	19,500.00
Piedmont & Cumberland,	5s, 1911,	10,000.00	10,000.00	10,900.00
Pitts., McKeesp't & Yough.,	6s, 1932,	16,000.00	16,000.00	22,720.00
Potomac Valley,	5s, 1941,	5,000.00	5,000.00	6,000.00
Providence & Worcester,	4s, 1947,	10,000.00	10,000.00	11,500.00
Rensselaer & Saratoga,	7s, 1921,	5,000.00	5,000.00	7,850.00
Shamokin, Sunbury & Lewisb.,	5s, 1912,	4,000.00	4,000.00	4,240.00
Southwest Pennsylvania,	7s, 1917,	2,000.00	2,000.00	2,800.00
St. P., Minneap. & Manitoba,	6s, 1910,	15,000.00	15,000.00	16,950.00
Sunbury & Lewiston,	4s, 1936,	10,000.00	10,000.00	10,700.00
Syracuse, Phoenix & Oswego,	6s, 1915,	5,000.00	5,000.00	6,400.00
Terre Haute & Indianapolis,	5s, 1925,	20,000.00	20,000.00	22,000.00
United N. J. R. R. & Can. Co.,	4s, 1929,	10,000.00	10,000.00	11,200.00
United N. J. R. R. & Can. Co.,	4s, 1944,	10,000.00	10,000.00	11,500.00
Western R. R. of Minnesota,	7s, 1907,	15,000.00	15,000.00	14,820.00
Wilkesbarre & Scranton,	4½s, 1938,	10,000.00	10,000.00	11,400.00
Wilmar & Sioux Falls,	5s, 1938,	10,000.00	10,000.00	12,500.00
Totals,		\$ 554,200.00	552,700.00	668,032.00
BANK STOCKS.				
20 shares Ansonia National,		\$ 1,000.00	1,575.00	1,700.00
10 " Brooks National, Torrington,		1,000.00	1,000.00	1,600.00
100 " Deep River National,		10,000.00	10,000.00	11,000.00
80 " First National, Hartford,		3,000.00	3,190.00	3,750.00
12 " First " Meriden,		1,200.00	1,680.00	2,100.00
80 " First " Wallingford,		3,000.00	3,000.00	3,750.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
20 shares Hartford National, . . . \$	2,000.00	2,720.00	2,800.00
34 " Home " Meriden, . . .	3,400.00	3,951.33	4,080.00
20 " Meriden " . . .	2,000.00	2,660.00	2,000.00
34 " Middletown " . . .	2,550.00	3,292.00	3,570.00
20 " New Britain " . . .	2,000.00	3,200.00	3,200.00
50 " Waterbury " . . .	2,500.00	4,075.00	4,250.00
54 " Merchants " New York, . . .	2,700.00	3,207.39	4,995.00
20 " Nat. B'k of Commerce, " . . .	2,000.00	2,000.00	7,000.00
Totals, ... \$	38,350.00	45,550.72	55,795.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	2,304; total amount, . . .	\$482,729.67
2	Number of depositors having \$1,000 and not over \$2,000, . . .	259; total amount, . . .	358,323.80
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	199; total amount, . . .	799,457.64
4	Number of depositors having over \$10,000, . . .	0; total amount, . . .	0
5	Total number of depositors, . . .	2,762; total deposits, . . .	\$1,640,511.11
6	Largest amount due a single depositor, . . .		10,000.00
7	Number of accounts opened during the past year, 248; number closed, 163; increase, 80. . .		
8	Amount deposited, including interest credited, during the past year, . . .		242,637.70
9	Amount withdrawn during the past year, . . .		167,601.67
10	Amount of increase, . . .		75,036.03
11	Amount of income received during the past year was . . .		82,939.76
12	Total expenses, including salaries, during the past year, were . . .		5,417.75
13	State tax during the past year was . . .		8,723.14
14	Dividends the past year: . . .		
	2 per cent. paid Nov., 1901; amount, \$30,684.98 . . .		
	2 per cent. paid May, 1902; amount, 81,296.87— . . .		61,981.85
15	Net amount of premiums charged off the past year, . . .		5,537.50
16	Total amount of loans of every description charged off the past year, . . .		0
17	Amount of past due paper at this time is . . .		0
18	Net amount carried to surplus, or profit and loss, during the past year, was . . .		7,338.28
19	Amount of assets yielding no income the past year, . . .		4,000.00
20	Loans on real estate—are they all first mortgages? . . .		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		12,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		10,000.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	\$40,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.	

OFFICERS.—President, Milon Pratt; Treasurer, Harvey J. Brooks; Directors or Trustees, Milon Pratt, Washington F. Willcox, Henry L. Shaler, Richard P. Spencer, Frederick L'Hommedieu, Horace P. Denison, Rollin U. Tyler, Richard L. Selden, Jr., Gilbert F. Buckingham, William W. Jennings, Charlton M. Pratt, Stillman J. Tiley, Archibald W. Comstock, Harvey J. Brooks, Henry M. Snell.

DERBY SAVINGS BANK.

THOS. S. BIRDEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1902.

ASSETS.	LIABILITIES.
Loans on real estate, . . \$1,456,490.00	Whole amount of deposits, \$3,804,816.81
Loans on collateral security, . . 225,024.00	Surplus account, . . . 100,000.00
Loans on personal sec'y only, 288,618.86	Interest account, less current expenses and taxes paid, . . . 80,147.84
Town, city and borough notes and orders, . . 21,800.00	Profit and loss account, . . 550.00
School district notes and orders, . . . 1,000.00	
United States bonds, . . 500.00	
Town, city, school district, and corporation bonds, . . 666,000.00	
Railroad bonds, . . 508,000.00	
Bank stocks in Connecticut, . . 99,175.00	
Bank stocks in other states, . . 87,800.00	
Real estate by foreclosure, . . 600.00	
Banking house, . . 20,225.00	
Premium account, . . 81,651.93	
Ousatonic Water Co. stock, . . 7,000.00	
Cash in banks, . . 49,180.12	
Cash in vault, . . 81,998.74	
Total Assets, . . \$3,485,018.65	Total Liabilities, . \$3,485,018.65

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Consols, 4%, due, 1907, ... \$	500.00	500.00	555.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, ... \$	1,800.00	1,800.00	1,800.00
City of Ansonia, ...	10,000.00	10,000.00	10,000.00
City of Pittsfield, ...	10,000.00	10,000.00	10,000.00
Totals, ... \$	21,800.00	21,800.00	21,800.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry School Dist., Huntington, ... \$	1,000.00	1,000.00	1,000.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.					
City of New Albany, Ind.,	5s,	1915, \$	80,000.00	80,000.00	85,850.00
" Newark, N. J.,	7s,	1905,	1,000.00	1,000.00	1,150.00
" Toledo, O.,	4s,	1925,	20,000.00	20,000.00	22,900.00
" "	4½s,	1914,	3,000.00	3,000.00	3,390.00
" "	4½s,	1914,	1,000.00	1,000.00	1,150.00
" "	8½s,	1930,	30,000.00	30,000.00	31,800.00
" "	4s,	1943,	5,000.00	5,000.00	6,100.00
" Los Angeles, Cal.,	4½s,	1904,	5,000.00	5,000.00	5,175.00
" "	4½s,	1916,	5,000.00	5,000.00	5,800.00
" "	4½s,	1933,	5,000.00	5,000.00	6,325.00
" "	5s,	1907,	3,000.00	3,000.00	3,300.00
" Lexington, Ky.,	4½s,	1920,	6,000.00	6,000.00	7,170.00
" Derby, Conn.,	4s,	1914,	40,000.00	40,000.00	44,000.00
" "	8½s,	1914,	16,000.00	16,000.00	16,640.00
" Omaha, Neb.,	4s,	1918,	20,000.00	20,000.00	22,200.00
" "	4s,	1920,	10,000.00	10,000.00	11,000.00
" Duluth, Minn.,	4½s,	1926,	25,000.00	25,000.00	31,000.00
" Pueblo, Colo.,	6s,	1904,	5,000.00	5,000.00	5,400.00
" "	5s,	1912,	5,000.00	5,000.00	5,850.00
" "	4½s,	1914,	15,000.00	15,000.00	17,100.00
" Muskegon, Mich.,	5s,	1908,	7,000.00	7,000.00	7,700.00
" "	4s,	1921,	25,000.00	25,000.00	28,250.00
" Racine, Wis.,	5s,	1916,	20,000.00	20,000.00	24,600.00
" Kansas City, Mo.,	4½s,	1915,	25,000.00	25,000.00	28,875.00
" " Kas.,	5s,	1913,	30,000.00	30,000.00	35,400.00
" "	6s,	1915,	15,000.00	15,000.00	19,500.00
" Superior, Wis.,	6s,	1910,	40,000.00	40,000.00	40,000.00
" San Diego, Cal.,	4½s,	1935,	6,500.00	6,500.00	8,190.00
" "	4½s,	1936,	6,500.00	6,500.00	8,222.50
" "	4½s,	1937,	3,500.00	3,500.00	4,445.00
" "	4½s,	1938,	3,500.00	3,500.00	4,462.50
" Portland, Ore.,	5s,	1923,	2,000.00	2,000.00	2,590.00
" "	5s,	1928,	20,000.00	20,000.00	26,800.00
" Waterbury, Conn.,	4s,	1919,	1,000.00	1,000.00	1,120.00
" Canton, O.,	4½s,	1911,	9,000.00	9,000.00	10,350.00
" "	4½s,	1912,	9,000.00	9,000.00	10,372.50
" Canton, O.,	4½s,	1915,	15,000.00	15,000.00	17,325.00
" Topeka, Kan.,	6s,	1905,	4,000.00	4,000.00	4,440.00
" Atlantic City, N. J.,	4s,	1918,	20,000.00	20,000.00	22,300.00
" "	4s,	1930,	20,000.00	20,000.00	23,300.00
" "	4s,	1931,	15,000.00	15,000.00	17,475.00
" Paterson, N. J.,	5s,	1903,	4,000.00	4,000.00	4,140.00
" Lima, O.,	5s,	1909,	20,000.00	20,000.00	22,600.00
Village of West Duluth, Minn.,	6s,	1911,	5,000.00	5,000.00	6,200.00
Town of New Britain, Conn.,	8½s,	1929,	25,000.00	25,000.00	26,750.00
" New Canaan, "	8½s,	1929,	5,000.00	5,000.00	5,350.00
Totals,			\$ 606,000.00	606,000.00	694,057.50

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Wisconsin Valley,	7s,	1909,	\$	25,000.00	25,000.00	31,375.00
Chicago, Milwaukee & St. Paul,	6s,	1910,		10,000.00	10,000.00	11,550.00
" " "	6s,	1920,		20,000.00	20,000.00	27,200.00
" " "	5s,	1921,		25,000.00	25,000.00	29,875.00
" " "	3½s,	1929,		30,000.00	30,000.00	31,425.00
Cedar Rapids & Mo. River,	7s,	1916,		5,000.00	5,000.00	6,850.00
Baltimore & Cumberland Ex.,	6s,	1931,		20,000.00	20,000.00	29,000.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		1,000.00	1,000.00	1,100.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,600.00
Tuscarora Valley,	5s,	1917,		5,000.00	5,000.00	5,500.00
Milwaukee, Lake Shore & Western,	6s,	1921,		15,000.00	15,000.00	20,250.00
" " "	6s,	1925,		5,000.00	5,000.00	6,850.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	6,450.00
Illinois Central,	4s,	1951,		15,000.00	15,000.00	17,400.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		27,000.00	27,000.00	31,860.00
" " "	4½s,	1933,		20,000.00	20,000.00	23,100.00
" " "	6s,	1933,		20,000.00	20,000.00	27,300.00
Chicago, Rock Island & Pacific,	4s,	1938,		35,000.00	35,000.00	38,500.00
Baltimore & Harrisburg,	5s,	1936,		15,000.00	15,000.00	19,500.00
Ashland Coal & Iron,	4s,	1925,		30,000.00	30,000.00	31,950.00
Lima Ry. Co.,	5s,	1906,		500.00	500.00	512.50
" " "	5s,	1907,		500.00	500.00	512.50
" " "	5s,	1913,		1,000.00	1,000.00	1,025.00
" " "	5s,	1915,		500.00	500.00	512.50
" " "	5s,	1916,		2,500.00	2,500.00	2,562.50
Chicago & Eastern Illinois,	6s,	1931,		2,000.00	2,000.00	2,740.00
" " "	6s,	1934,		12,000.00	12,000.00	16,680.00
" " "	5s,	1937,		15,000.00	15,000.00	18,581.25
Chic., St. Paul, Minn. & Omaha,	6s,	1930,		38,000.00	38,000.00	52,630.00
St. Paul & Sioux City,	6s,	1919,		13,000.00	13,000.00	16,818.75
Wilmar & Sioux Falls,	5s,	1933,		20,000.00	20,000.00	25,200.00
Eastern Ry. Co.,	4s,	1948,		25,000.00	25,000.00	27,000.00
Minneapolis & St. Louis,	4s,	1949,		5,000.00	5,000.00	5,250.00
Milwaukee & Northern,	6s,	1913,		5,000.00	5,000.00	6,100.00
Montana Central,	6s,	1937,		25,000.00	25,000.00	33,375.00
Potomac Valley,	5s,	1941,		10,000.00	10,000.00	11,950.00
Totals,			\$	508,000.00	508,000.00	624,085.00
BANK STOCKS.						
40 shares Citizens National, Waterbury,			\$	4,000.00	4,000.00	5,400.00
20 " Waterbury " "				1,000.00	1,000.00	1,640.00
73 " Yale " New Haven,				7,300.00	7,300.00	9,490.00
50 " Second " "				5,000.00	5,000.00	9,850.00
5 " Natl. Tradesmen's, " "				500.00	500.00	755.00
300 " New Haven Co. Nat., " "				3,000.00	3,000.00	4,650.00
125 " Merchants National, " "				6,250.00	6,250.00	8,000.00

DERBY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
23 shares	Nat. New Haven, New Haven,	\$ 2,800.00	2,800.00	4,600.00
423 "	Birmingham Nat., Derby,	42,800.00	42,800.00	74,025.00
23 "	First " Bridgeport,	2,800.00	2,800.00	4,801.00
68 "	Bridgeport " "	8,150.00	8,150.00	5,859.00
52 "	City " "	5,200.00	5,200.00	8,008.00
27 "	Conn. " "	2,700.00	2,700.00	4,212.00
41 "	Middletown " Middletown,	8,075.00	8,075.00	4,100.00
40 "	Central " "	3,000.00	3,000.00	3,400.00
51 "	First " Norwich,	5,100.00	5,100.00	5,100.00
60 "	Ansonia " Ansonia,	8,000.00	8,000.00	4,800.00
158 "	American Ex. " New York,	15,800.00	15,800.00	48,605.00
225 "	Nat. Bk. of Com., " "	23,500.00	23,500.00	78,750.00
Totals,		\$ 186,975.00	186,975.00	280,545.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,649; total amount, \$1,271,178.84	
2	Number of depositors having \$1,000 and not over \$2,000,	679; total amount,	908,062.33
8	Number of depositors having over \$2,000 and not over \$10,000,	358; total amount,	1,112,690.11
4	Number of depositors having over \$10,000,	1; total amount,	12,885.08
5	Total number of depositors,	7,687; total deposits,	\$3,304,816.31
6	Largest amount due a single depositor,		12,885.08
7	Number of accounts opened during the past year, 947; number closed, 670; increase, 277.		
8	Amount deposited, including interest credited, during the past year,		752,506.24
9	Amount withdrawn during the past year,		545,250.76
10	Amount of increase,		207,255.48
11	Amount of income received during the past year was		155,890.56
12	Total expenses, including salaries, during the past year, were		9,751.25
13	State tax during the past year was		7,844.60
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1902; amount,	\$80,461.79	
	2 per cent. paid July 1, 1902; amount,	62,616.65	123,078.44
15	Net amount of premiums charged off the past year,		11,628.33
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		10,000.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		0

DERBY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$55,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	78,092.12
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	30,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5 ⁷ / ₁₆ %
25	Net income from foreclosed real estate during the past year,	34.20
26	Date of annual meeting of Incorporators, to elect Trustees or Directors, June 30, 1902.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June 30, 1902.	

OFFICERS.—President, David Torrance; Vice-President, Geo. E. Barber; Treasurer, Thos. S. Birdseye; Directors, Chas. H. Nettleton, Geo. W. Beardsley, Geo. B. Clark, Thos. S. Birdseye, John Peterson, William H. Williams, A. W. Phillips.

DIME SAVINGS BANK, CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$107,291.50	Whole amount of deposits, . . .	\$175,245.85
Loans on pers'l secy. only, . . .	4,065.00	Surplus account, . . .	11,000.00
Town, city, and borough notes and orders, . . .	16,500.00	Interest account, less current expenses and taxes paid, . . .	14,814.65
Town, city, school district, and corporation bonds, . .	15,000.00		
Bank stocks in Connecticut, . .	14,675.00		
Cash in banks, . . .	48,218 41		
Cash in vault, . . .	815.59		
Total Assets, . . .	\$201,060.50	Total Liabilities, . . .	\$201,060.50

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Cromwell notes, ... \$	16,500.00	16,500.00	16,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Cromwell funding bonds, 4s, 1915, . \$	15,000.00	15,000.00	15,150.00
BANK STOCKS.			
26 shares Middlesex Co. Nat., Middlet'n, Conn., \$	2,600.00	2,600.00	2,840.00
81 " Waterbury " Waterbury, "	1,550 00	1,550.00	2,325.00
32 " Nat. Pahquoique, Danbury, "	3,200 00	3,200.00	3,200.00
19 " Central Nat., Middlet'n, "	1,425.00	1,425.00	1,520.00
15 " Deep River Nat., Deep River, "	1,500.00	1,500.00	1,650.00
20 " Central " Norwalk, "	2,000.00	2,000.00	2,000.00
5 " First " Stonington, "	500.00	500.00	575.00
19 " City Bank, Hartford, "	1,900.00	1,900.00	1,805.00
Totals, ... \$	14,675.00	14,675.00	15,415.00

DIME SAVINGS BANK, CROMWELL.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	692 ; total amount,	\$73,424.93
2	Number of depositors having \$1,000 and not over \$2,000,	81 ; total amount,	45,939.60
3	Number of depositors having over \$2,000 and not over \$10,000,	15 ; total amount,	55,881.82
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	788 ; total deposits,	\$175,245.85
6	Largest amount due a single depositor,		9,888.84
7	Number of accounts opened during the past year, 61 ; number closed, 51 ; increase, 10.		
8	Amount deposited, including interest credited, during the past year,		54,708.84
9	Amount withdrawn during the past year,		58,556.62
10	Amount of decrease,		8,847.78
11	Amount of income received during the past year was		8,752.47
12	Total expenses, including salaries, during the past year, were		709.12
13	State tax during the past year was		244.45
14	*Dividends the past year :		
	2 per cent. paid Jan. 1, 1902 ; amount, \$3,171.10		
	2 per cent. paid July 1, 1902 ; amount, 8,118.10—		6,289.20
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,900.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		800.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday of October.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday of October.		
28	*July dividend at rate of four per cent. per annum on deposits of \$2,000 and less ; three and one half per cent. on excess of \$2,000, up to \$5,000, and three per cent. on excess of \$5,000.		

OFFICERS. — President, George S. Wilcox ; Treasurer, Arthur Boardman ; Directors or Trustees, George S. Wilcox, Edward S. Coe, Luther S. Smith, George H. Butler, Seth Paddock, Arthur Boardman, Thomas W. Beaumont, Samuel V. Hubbard, Edbert D. Hammond, Millard W. Austin, George P. Savage, Daniel B. Marsh, George S. Butler, Charles E. Bush, Caleb S. Pease, Frank K. Hallock, William P. Couch, Arthur H. Boardman.

DIME SAVINGS BANK OF HARTFORD.

THOMAS M. SMITH, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$894,970.00	Whole amount of deposits, \$1,807,160.40	
Loans on collateral security, . . .	144,811.60	Surplus account, . . .	50,000.00
School district notes and orders, ...	1,700.00	Interest account, less current expenses and taxes paid, ...	83,480.80
Town, city, school district, and corporation bonds, . .	168,000.00	Profit and loss account, . .	647.19
Railroad bonds, ...	497,000.00		
Bank stocks in Connecticut, .	87,839.00		
Premium account, ...	45,000.00		
Cash in banks, ...	98,140.85		
Cash in vault, ...	9,776.94		
Total Assets, ...	\$1,891,238.39	Total Liabilities, ...	\$1,891,238.39

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
District No. 2, Enfield, Conn., ... \$	1,700.00	1,700.00	1,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Colorado Springs, Col., 4s, 1916, \$	10,000.00	10,000.00	10,250.00
“ Denver, Col., 5s, 1906, ...	6,000.00	6,000.00	6,800.00
“ “ “ 4s, 1907, ...	10,000.00	10,000.00	10,200.00
“ Pueblo, “ 6s, 1902-6, ...	10,000.00	10,000.00	10,900.00
“ “ “ 4½s, 1910, ...	9,000.00	9,000.00	9,630.00
“ “ “ 4½s, 1914, ...	1,000.00	1,000.00	1,100.00
Town of West Hartford, Conn., 4s, 1920, ...	20,000.00	20,000.00	21,000.00
City of Chicago, Ill., 4s, 1912, ...	3,000.00	3,000.00	3,180.00
“ “ “ 4s, 1921, ...	10,000.00	10,000.00	11,000.00
“ Council Bluffs, Iowa, 4½s, 1919, ...	5,000.00	5,000.00	5,460.00
“ Louisville, Ky., 5s, 1911, ...	6,000.00	6,000.00	6,780.00
“ “ “ 4s, 1930, ...	1,000.00	1,000.00	1,160.00
“ Lexington, “ 4½s, 1920, ...	10,000.00	10,000.00	11,200.00
“ Minneapolis, Minn., 4½s, 1921, ...	5,000.00	5,000.00	5,850.00
“ St. Paul, “ 5s, 1909, ...	5,000.00	5,000.00	5,500.00
“ Omaha, Neb., 5s, 1912, ...	6,000.00	6,000.00	6,420.00
“ “ “ 4½s, 1910, ...	3,000.00	3,000.00	3,120.00
“ Newark, N. J., 4s, 1922, ...	5,000.00	5,000.00	5,575.00
“ Paterson, “ 4s, 1911, ...	5,000.00	5,000.00	5,200.00
“ “ “ 4½s, 1903, ...	5,000.00	5,000.00	5,060.00
“ Toledo, Ohio, 4½s, 1913, ...	20,000.00	20,000.00	22,000.00
“ Seattle, Wash., 5s, 1910, ...	1,000.00	1,000.00	1,085.00
“ Superior, Wis., 5s, 1912, ...	7,000.00	7,000.00	7,700.00
Totals, ...	\$ 168,000.00	168,000.00	175,650.00

DIME SAVINGS BANK OF HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
21	shares	Ætna	National,	Hartford,	\$ 2,100.00	2,100.00	4,095.00
3	"	First	"	"	800.00	800.00	390.00
9	"	Conn. Trust & S. D. Co.,	"	"	900.00	900.00	1,980.00
9	"	State Bank,	"	"	900.00	900.00	1,170.00
17	"	Middlesex Co. Nat'l,	Middletown,	"	1,700.00	1,700.00	1,785.00
38	"	Middletown	"	"	2,850.00	2,850.00	3,990.00
5	"	Nat. Bk. of N. Eng.,	E. Haddam,	"	500.00	500.00	500.00
Totals,					\$ 37,339.00	37,339.00	49,885.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,628; total amount,	\$978,955.68
2	Number of depositors having \$1,000 and not over \$2,000,	417; total amount,	583,581.09
3	Number of depositors having over \$2,000 and not over \$10,000,	101; total amount,	299,673.63
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	9,146; total deposits,	\$1,807,160.40
6	Largest amount due a single depositor,		8,839.42
7	Number of accounts opened during the past year, 1,379; number closed, 945; increase, 434.		
8	Amount deposited, including interest credited, during the past year,		605,757.50
9	Amount withdrawn during the past year,		422,471.81
10	Amount of increase,		183,285.69
11	Amount of income received during the past year was		82,238.45
12	Total expenses, including salaries, during the past year, were		7,770.69
13	State tax during the past year was		3,890.84
14	Dividends the past year:		
	2 per cent. paid Oct. 1, 1901; amount,	\$29,953.66	
	2 per cent. paid April 1, 1902; amount,	81,263.65—	61,217.31
15	Net amount of premiums charged off the past year,		2,281.67
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		4,000.00
19	Amount of assets yielding no income the past year,		510.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		31,600.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,000.00

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

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|----|--|------|
| 24 | Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto: None, as we own no real estate. | |
| 25 | Net income from foreclosed real estate during the past year, | None |
| 26 | Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July. | |
| 27 | Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July. | |

OFFICERS.—President, P. H. Woodward; Treasurer, Thomas M. Smith; Directors or Trustees: P. H. Woodward, John R. Redfield, Thomas Sisson, C. S. Davidson, R. P. Chapman, Silas Goodell, S. G. Dunham, Henry L. Bunce, Willie O. Burr, C. C. Kimball, Wm. Waldo Hyde, George H. Day, R. H. Ensign, E. C. Hilliard, E. O. Goodwin, John O. Enders, Charles B. Whiting, D. A. Rood, N. W. Hayden, Edward B. Hatch, R. W. Huntington, Jr., Thomas M. Smith.

THE DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$788,656.96	Whole amount of deposits, \$2,448,606.04	
Loans on collateral security, . . .	208,585.28	Surplus account, . . .	100,000.00
Loans on personal security only, . . .	27,856.00	Interest account, less current expenses and taxes paid, . . .	88,294.51
Town, city, and borough notes and orders, . . .	15,000.00	Profit and loss account, . . .	7,660.16
School district notes and orders, . . .	68,750.00	Rent account, . . .	1,006.84
Town, city, school district, and corporation bonds, . . .	457,800.00		
Railroad bonds, . . .	748,000.00		
Bank stocks in Connecticut, . . .	56,020.00		
Real estate by foreclosure, . . .	68,357.75		
Banking house, . . .	14,000.00		
Premium account, . . .	28,000.00		
Corporation stocks, . . .	8,500.00		
Cash in banks, . . .	112,342.85		
Cash in vault, . . .	4,698.76		
Total Assets, . . .	\$2,590,567.55	Total Liabilities, . . .	\$2,590,567.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Norwich, ... \$	15,000.00	15,000.00	15,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District, Norwich, . . . \$	65,000.00	65,000.00	65,000.00
Falls " "	3,250.00	3,250.00	3,250.00
Fourth " " Voluntown, ...	500.00	500.00	500.00
Total, ... \$	68,750.00	68,750.00	68,750.00
CORPORATION STOCKS.			
50 shares Attawaugan Company, . . . \$	5,000.00	3,500.00	3,500.00

THE DIME SAVINGS BANK OF NORWICH.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
City of Cincinnati, Ohio,	6s, 1909,	\$ 22,000.00	22,000.00	25,795.00
" " "	6s, 1906,	1,000.00	1,000.00	1,125.00
" " "	7½s, 1906,	5,000.00	5,000.00	5,681.25
" Columbus, "	5s, 1910,	25,000.00	25,000.00	28,000.00
" Denver, Col.,	4s, 1907,	10,000.00	10,000.00	10,000.00
" Norwich, Ct., sink'g f'd,	5s, 1908,	1,000.00	1,000.00	1,100.00
" " "	8½s, 1925,	26,000.00	26,000.00	26,845.00
" Portland, Oregon,	5s, 1922,	35,000.00	35,000.00	41,125.00
" Hoboken, N. J.,	4½s, 1912,	10,000.00	10,000.00	11,000.00
" Omaha, Neb., library,	5s, 1912,	10,000.00	10,000.00	11,000.00
" " " park,	5s, 1912,	25,000.00	25,000.00	27,500.00
" Toledo, O., gen. f'd pfd.,	4½s, 1914,	25,000.00	25,000.00	27,750.00
" Duluth, Minn., gen. f'd,	5s, 1918,	6,000.00	6,000.00	6,705.00
" " "	5s, 1928,	6,000.00	6,000.00	6,847.50
" " " park,	4s, 1921,	11,000.00	11,000.00	11,000.00
" Los Angeles, Cal.,	4½s, 1934,	15,800.00	15,800.00	18,860.00
" Sioux City, Iowa,	4½s, 1920,	25,000.00	25,000.00	26,625.00
" Woonsocket, R. I.,	4s, 1921,	10,000.00	10,000.00	10,900.00
" Camden, N. J.,	4s, 1926,	10,000.00	10,000.00	11,000.00
" Pawtucket, R. I.,	4s, 1937,	22,000.00	22,000.00	24,695.00
" " "	4s, 1910,	6,000.00	6,000.00	6,270.00
" New York, "Gravesend,"	5s, 1934,	11,000.00	11,000.00	14,630.00
" Minneapolis, Minn.,	4s, 1922,	20,000.00	20,000.00	22,050.00
" Pittsburgh, Penn.,	8½s, 1930,	50,000.00	50,000.00	50,000.00
" Paterson, N. J.,	4s, 1910,	25,000.00	25,000.00	25,750.00
Town of New Canaan, Conn.,	8½s, 1929,	25,000.00	25,000.00	25,000.00
" Huntington, "	4s, 1917,	20,000.00	20,000.00	21,050.00
Totals,		\$ 457,800.00	457,800.00	497,803.75
RAILROAD BONDS.				
Chicago & Northwestern:—				
Boyer Valley Div.,	8½s, 1923,	\$ 50,000.00	50,000.00	50,500.00
Minn. & Iowa Div.,	8½s, 1924,	50,000.00	50,000.00	50,500.00
St. Paul, Minn. & Man.:—				
Consol. Mortgage,	4½s, 1933,	60,000.00	60,000.00	67,500.00
En. R. of Minn.,	5s, 1908,	10,000.00	10,000.00	10,600.00
Montana Ext.,	4s, 1937,	50,000.00	50,000.00	52,375.00
Dakota Ex.,	6s, 1910,	30,000.00	30,000.00	34,537.50
Chicago, Mil. & St. Paul:—				
C. & P. W.,	5s, 1921,	50,000.00	50,000.00	59,125.00
LaCrosse & Dav.,	5s, 1919,	30,000.00	30,000.00	34,800.00
Mineral Point,	5s, 1910,	25,000.00	25,000.00	27,406.25
Gen. Mortgage,	4s, 1939,	45,000.00	45,000.00	51,187.50
Sunbury & Lewiston,	4s, 1936,	25,000.00	25,000.00	25,500.00
Tuscarora Valley,	5s, 1917,	10,000.00	10,000.00	11,200.00

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago, R. I. & Pac., 4s, 1988, \$	75,000.00	75,000.00	81,750.00
Erie & Pittsburg, 8½s, 1940,	25,000.00	25,000.00	25,500.00
Cleveland & Pittsburg, 8½s, 1948,	30,000.00	30,000.00	31,500.00
Chicago, Burl. & Quincy, Ill. Div., 8½s, 1949,	50,000.00	50,000.00	50,000.00
Beech Creek, 4s, 1986,	25,000.00	25,000.00	27,875.00
Wilmar & Sioux Falls, 5s, 1988,	12,000.00	12,000.00	14,775.00
Burlington, Cedar Rap. & North., 5s, 1984,	60,000.00	60,000.00	61,375.00
Chicago & En. Ill., 5s, 1987,	81,000.00	81,000.00	87,975.00
Totals, ...	\$ 748,000.00	748,000.00	805,981.25
BANK STOCKS.			
811 shares Thames National, Norwich, Conn., \$	81,100.00	42,320.00	52,870.00
181 " Merchants " " " "	18,100.00	18,100.00	15,085.00
6 " Second " " " "	600.00	600.00	600.00
Totals, ...	\$ 44,800.00	56,020.00	68,555.00

MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000,	5,886; total amount,	\$306,101.27
2 Number of depositors having \$1,000 and not over \$2,000,	440; total amount,	580,825.78
3 Number of depositors having over \$2,000 and not over \$10,000,	256; total amount,	866,710.12
4 Number of depositors having over \$10,000,	8; total amount,	189,968.87
5 Total number of depositors,	6,590; total deposits,	\$2,443,606.04
6 Largest amount due a single depositor,		52,594.10
7 Number of accounts opened during the past year, 774; number closed, 981; decrease, 207.		
8 Amount deposited, including interest credited, during the past year,		467,860.71
9 Amount withdrawn during the past year,		652,647.02
10 Amount of decrease,		185,286.81
11 Amount of income received during the past year was		125,960.06
12 Total expenses, including salaries, during the past year, were		8,555.76
13 State tax during the past year was		6,016.78

THE DIME SAVINGS BANK OF NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

14	Dividends the past year :		
	1½ per cent. paid Nov. 1, 1901; amount,	\$44,984.68	
	1½ per cent. paid May 1, 1902; amount,	43,509.85—	\$88,494.53
15½	Net amount of premiums charged off the past year, ...		9,425.00
16	Total amount of loans of every description charged off the past year, ...		2,041.98
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		10,578.53
19	Amount of assets yielding no income the past year, ...		600.00
20	Loans on real estate — are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		54,400.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		6,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		50,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about		1½
25	Net income from foreclosed real estate during the past year, ...		770.27
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in May.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in May.		

OFFICERS.—President, J. Hunt Smith; Treasurer, Frank L. Woodard; Vice-Presidents, Francis J. Leavens, Wm. C. Osgood, W. R. Burnham; Directors, Francis J. Leavens, Wm. C. Osgood, W. R. Burnham, Gardiner Greene, Frank L. Woodard, George A. Davis, E. G. Bidwell, R. S. Bartlett, N. D. Sevin, Nicholas Tarrant, Vine S. Stetson, Wm. B. Young.

THE DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$528,160.00	Whole amount of deposits, .	\$880,917.87
Loans on collateral sec'y, . .	500.00	Surplus account, . . .	82,000.00
Loans on personal security only, . . .	22,425.00	Interest account, less current expenses and taxes paid, . . .	7,319.15
School district notes and orders, ...	9,000.00	Profit and loss account, . .	4,482.51
Railroad bonds, ...	92,000.00		
Bank stocks in Connecticut, .	19,900.00		
Real estate by foreclosure, .	31,757.08		
Premium account, ...	5,000.00		
Cash in banks, ...	15,519.98		
Cash in vault, ...	407.47		
Total Assets, ...	\$724,669.53	Total Liabilities, ...	\$724,669.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Note, Central School District, Wallingford, ...	\$ 9,000.00	9,000.00	9,000.00
RAILROAD BONDS.			
Beech Creek, 4s, 1936, ...	\$ 10,000.00	10,000.00	11,250.00
Morris & Essex, 7s, 1915, ...	10,000.00	10,000.00	14,000.00
N. Y., Lackawanna & Western, 6s, 1921, ...	10,000.00	10,000.00	13,500.00
St. Paul, Minneapolis & Manitoba, 6s, 1933, ...	15,000.00	15,000.00	20,887.50
Chicago & Eastern Illinois, 5s, 1937, ...	15,000.00	15,000.00	18,687.50
Montana Central, 6s, 1937, ...	10,000.00	10,000.00	13,900.00
Montana Central, 5s, 1937, ...	5,000.00	5,000.00	6,812.50
Chic., St. Paul, Minn. & Omaha, 6s, 1930, ...	5,000.00	5,000.00	7,050.00
Burlington, C. Rapids & Northern, 5s, 1934, ...	2,000.00	2,000.00	2,460.00
Chic., St. Louis & New Orleans, 5s, 1951, ...	10,000.00	10,000.00	13,000.00
Totals, ...	\$ 92,000.00	92,000.00	120,997.50
BANK STOCKS.			
172 shares First National, Wallingford, Conn., ...	\$ 17,200.00	17,200.00	21,500.00
11 " " " Meriden, "	1,100.00	1,100.00	2,200.00
16 " Home National, " "	1,600.00	1,600.00	1,920.00
Totals, ...	\$ 19,900.00	19,900.00	25,620.00

THE DIME SAVINGS BANK OF WALLINGFORD.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,549 ; total amount,	\$401,975.96
2	Number of depositors having \$1,000 and not over \$2,000,	152 ; total amount,	202,997.86
3	Number of depositors having over \$2,000 and not over \$10,000,	80 ; total amount,	75,944.05
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	2,781 ; total deposits,	\$680,917.87
6	Largest amount due a single depositor,		4,602.59
7	Number of accounts opened during the past year, 479 ; number closed, 326 ; increase, 153.		
8	Amount deposited, including interest credited, during the past year,		281,598.73
9	Amount withdrawn during the past year,		186,087.56
10	Amount of increase,		45,561.17
11	Amount of income received during the past year was		33,928.08
12	Total expenses, including salaries, during the past year, were		8,881.70
13	State tax during the past year was		1,884.96
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1902 ; amount,	\$12,028.67	
	2 per cent. paid July 1, 1902 ; amount,	12,682.91—	24,656.58
15	Net amount of premiums charged off the past year,		4,187.60
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		3,565.79
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		34,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of incorporators to elect Trustees or Directors, second Tuesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Tuesday in July.		
28	On amounts in excess of \$2,000, 8 per cent. per annum.		

OFFICERS.— President, Leverett M. Hubbard ; Treasurer, Leonard B. Bishop ; Assistant Treasurer, R. H. Cowles ; Directors or Trustees, Leverett M. Hubbard, George M. Hallenbeck, Albert D. Judd, Charles N. Jones, Linus H. Hall, Marcus E. Cooke, George E. Dickerman, James Gaffney, George D. Munson.

DIME SAVINGS BANK OF WATERBURY.

OTIS S. NORTHBOP, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1903.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$1,464,040.00	Whole amount of deposits, \$3,750,860.29
Loans on collateral security, 427,885.00	Surplus account, . . . 75,000.00
Loans on personal security only, 879,425.00	Interest account, less current expenses and taxes paid, . . . 81,052.20
Town, city, and borough notes and orders, . . . 28,900.00	Profit and loss account, . . . 7,159.25
School district notes and orders, . . . 9,100.00	
Town, city, school district, and corporation bonds, 211,000.00	
Railroad bonds, 1,191,000.00	
Bank stocks in Connecticut, 41,800.00	
Real estate by foreclosure, 17,958.86	
Banking house, . . . 84,000.00	
Premium account, . . . 50,000.00	
Cash in banks, . . . 46,788.89	
Cash in vault, . . . 12,724.49	
Total Assets, . . . \$3,914,071.74	Total Liabilities, . . . \$3,914,071.74

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Middlebury, Conn., ... \$	9,400.00	9,400.00	9,400.00
" Watertown, "	19,500.00	19,500.00	19,500.00
Totals, ... \$	28,900.00	28,900.00	28,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Hopeville, ... \$	2,700.00	2,700.00	2,700.00
Oronoke, ...	850.00	850.00	850.00
Park Road, ...	1,700.00	1,700.00	1,700.00
Saw Mill Plain, ...	1,000.00	1,000.00	1,000.00
Waterville, ...	8,850.00	8,850.00	8,850.00
Totals, ... \$	9,100.00	9,100.00	9,100.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Borough of Naugatuck, Conn., 4s, 1908, \$	5,000.00	5,000.00	5,000.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
Borough of Naugatuck, Conn.,	4s,	1905,	\$	5,000.00	5,000.00	5,000.00
" " "	4s,	1906,		5,000.00	5,000.00	5,000.00
City of Waterbury, Conn.,	4½s,	1904,		5,000.00	5,000.00	5,000.00
" " "	4½s,	1905,		5,000.00	5,000.00	5,000.00
" " "	3½s,	1913,		5,000.00	5,000.00	5,000.00
" " "	3½s,	1914,		15,000.00	15,000.00	15,000.00
" " "	3½s,	1915,		10,000.00	10,000.00	10,000.00
" " "	3½s,	1916,		10,000.00	10,000.00	10,000.00
" " "	3½s,	1917,		5,000.00	5,000.00	5,000.00
" " "	3½s,	1926,		5,000.00	5,000.00	5,000.00
" " "	3½s,	1927,		10,000.00	10,000.00	10,000.00
" " "	3½s,	1918,		10,000.00	10,000.00	10,000.00
" Pueblo, Col.,	6s,	1904,		17,000.00	17,000.00	17,500.00
" Kansas City, Kan.,	6s,	1907,		5,000.00	5,000.00	5,500.00
" " "	6s,	1908,		5,000.00	5,000.00	5,550.00
" Paterson, N. J.,	4½s,	1933,		10,000.00	10,000.00	10,800.00
" " "	4½s,	1907,		10,000.00	10,000.00	10,250.00
" Columbus, Ohio,	4½s,	1921,		10,000.00	10,000.00	10,700.00
" Toledo, "	4s,	1925,		20,000.00	20,000.00	20,000.00
" " "	3½s,	1930,		30,000.00	30,000.00	30,000.00
" Racine, Wis.,	3½s,	1919,		9,000.00	9,000.00	9,000.00
Totals,			\$	211,000.00	211,000.00	214,800.00
RAILROAD BONDS.						
Buff., Roch. & P. (Clear'd & Mah'g),	5s,	1943,	\$	46,000.00	46,000.00	57,900.00
C., B. & Q. (Burlington & Mo. R.),	6s,	1918,		35,000.00	35,000.00	41,300.00
Chic., Mil. & St. Paul:—						
C. & Missouri River,	5s,	1926,		30,000.00	30,000.00	35,700.00
G. & Lake Superior,	5s,	1921,		20,000.00	20,000.00	23,200.00
C. & Pac. Western,	5s,	1921,		50,000.00	50,000.00	58,000.00
Central R. R. of New Jersey,	5s,	1987,		40,000.00	40,000.00	54,000.00
Chicago & Alton,	8s,	1949,		100,000.00	85,000.00	85,000.00
Chicago & Eastern Ill.,	5s,	1937,		75,000.00	75,000.00	92,250.00
Chic. & Northwestern:—						
Madison Extension,	7s,	1911,		30,000.00	30,000.00	37,200.00
Menominee Ext.,	7s,	1911,		25,000.00	25,000.00	31,000.00
Menominee River,	7s,	1906,		4,000.00	4,000.00	4,400.00
Mil., L. S. & Western,	6s,	1924,		15,000.00	15,000.00	20,000.00
Northern Ill.,	5s,	1910,		20,000.00	20,000.00	21,600.00
Northwestern Union,	7s,	1917,		20,000.00	20,000.00	27,400.00
Ottumwa, Cedar Falls & St. P.,	5s,	1909,		20,000.00	20,000.00	21,400.00
Chic., Rock Island & Pac.,	4s,	1988,		75,000.00	75,000.00	80,500.00
Cleveland & Mahoning,	5s,	1938,		25,000.00	25,000.00	31,000.00
Delaware & Hudson Canal:—						
Albany & Susquehanna,	6s,	1906,		10,000.00	10,000.00	10,800.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Albany & Susquehanna,	7s, 1906, \$	10,000.00	10,000.00	11,400.00
Del., Lack. & Western,	7s, 1907,	10,000.00	10,000.00	11,400.00
Delaware, Lack. & Western :—				
Syr., B. & N. Y.,	7s, 1906,	80,000.00	80,000.00	88,000.00
Det., Grand Rapids & Western,	4s, 1946,	12,000.00	12,000.00	12,000.00
Erie :—				
Goshen & Deckerstown,	6s, 1928,	25,000.00	25,000.00	34,250.00
Sharon,	4s, 1919,	20,000.00	20,000.00	20,600.00
Great Northern :—				
St. Paul, Minn. & Manitoba,	6s, 1910,	40,000.00	40,000.00	46,000.00
St. Paul, Minn. & Manitoba,	4½s, 1938,	50,000.00	50,000.00	56,500.00
Montana Central,	5s, 1937,	25,000.00	25,000.00	30,250.00
" "	6s, 1937,	50,000.00	50,000.00	69,500.00
Illinois Central :—				
Louisville Division,	8½s, 1953,	85,000.00	85,000.00	85,000.00
Springfield Division,	8½s, 1951,	42,000.00	42,000.00	42,000.00
Minn. & St. Louis,	4s, 1949,	10,000.00	10,000.00	10,400.00
" "	5s, 1934,	50,000.00	50,000.00	61,500.00
N. Y. Central & Hudson River :—				
Beech Creek,	4s, 1936,	80,000.00	80,000.00	81,200.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	28,500.00
Michigan Central,	5s, 1939,	20,000.00	20,000.00	24,800.00
McKeesport & Belle Vernon,	6s, 1918,	27,000.00	27,000.00	34,000.00
Pitts., McKeesp't & Yough'y,	6s, 1932,	10,000.00	10,000.00	14,000.00
Rome, Watert'n & Og'burg,	6s, 1910,	10,000.00	10,000.00	11,500.00
Terre Haute & Indianapolis,	5s, 1925,	25,000.00	25,000.00	29,750.00
Tuscarora Valley,	5s, 1917,	10,000.00	10,000.00	11,400.00
Totals, ...	\$	1,206,000.00	1,191,000.00	1,391,600.00
BANK STOCKS.				
500 shares Waterbury Nat'l, Waterbury,	\$	25,000.00	25,000.00	37,500.00
50 " Bristol " Bristol,		5,000.00	5,000.00	8,000.00
48 " Citizens " Waterbury,		4,800.00	4,800.00	6,240.00
60 " Manufacturers " "		6,000.00	6,000.00	7,200.00
10 " Birmingham " Derby,		1,000.00	1,000.00	1,600.00
Totals, ...	\$	41,800.00	41,800.00	60,540.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,706; total amount, \$1,866,912.98
2	Number of depositors having \$1,000 and not over \$2,000, ...	717; total amount, 945,922.68
3	Number of depositors having over \$2,000 and not over \$10,000, ...	264; total amount, 868,638.24
4	Number of depositors having over \$10,000, ...	6; total amount, 69,891.44
5	Total number of depositors, ...	12,695; total deposits, \$3,750,860.29
6	Largest amount due a single depositor, ...	13,566.47
7	Number of accounts opened during the past year, 1,766; number closed, 986; increase, 830.	
8	Amount deposited, including interest credited, during the past year, ...	1,085,983.83
9	Amount withdrawn during the past year, ...	819,764.92
10	Amount of increase, ...	266,168.91
11	Amount of income received during the past year was	178,904.93
12	Total expenses, including salaries, during the past year, were	7,377.12
13	State tax during the past year was	8,515.41
14	Dividends the past year : 3 per cent. paid Oct. 1, 1901; amount, \$65,954.18 2 per cent. paid Apl. 1, 1902; amount, 68,188.76—	184,088.94
15	Net amount of premiums charged off the past year, ...	24,007.16
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	2,051.87
19	Amount of assets yielding no income the past year, ...	15,600.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	200,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	120,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	75,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	
25	Net income from foreclosed real estate during the past year, ...	35.87
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in January.	

OFFICERS.—President, Henry H. Peck; Treasurer, Otis S. Northrop; Directors, E. Leavenworth, H. H. Peck, J. W. Smith, B. Hemingway, E. T. Root, C. W. Gillette, A. O. Shepardson, E. L. Friable, Sr., M. L. Sperry, W. E. Fulton, J. P. Elton, G. C. Hill, R. N. Blakeslee, O. S. Northrop.

ESSEX SAVINGS BANK.

L. L. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1902.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$170,617.88	Whole amount of deposits, \$744,888.54
Loans on collateral sec'ty, . . . 8,100.00	Surplus account, . . . 25,000.00
Loans on personal sec'ty only, . . . 21,973.97	Interest account less cur-
State bonds, . . . 2,364.21	rent expenses and taxes
Town, city, school district, . . .	paid, . . . 5,552.70
and corporation bonds, . . . 118,000.00	Rent account, . . . 677.81
Railroad bonds, . . . 290,000.00	
Railroad stocks, . . . 8,272.88	
Bank stocks in Connecticut, . . . 77,772.16	
Bank stocks in other States, . . . 23,788.87	
Real estate by foreclosure, . . . 27,717.75	
Banking house, . . . 4,785.18	
Premium account, . . . 5,002.94	
Cash in banks, . . . 17,521.69	
Cash in vault, . . . 857.62	
Total Assets, . . . \$775,618.55	Total Liabilities, . . . \$775,618.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Washington, 7%, ... \$	2,264.21	2,264.21	* 8,228.24
RAILROAD STOCKS.			
Atchison, Topeka & Santa Fe, ... \$	8,900.00	8,500.00	8,978.00
Delaware & Hudson Canal Co., ...	8,400.00	8,272.88	6,052.00
Pere Marquette, ...	8,000.00	1,500.00	2,460.00
Totals, ... \$	10,800.00	8,272.88	12,490.00
CITY BONDS.			
Atlantic City, N. J., 4s, 1980, \$	10,000.00	10,000.00	11,000.00
Bay City, Mich., 4s, 1981,	10,000.00	8,000.00	11,100.00
City of Columbus, 6s, 1904,	7,000.00	7,000.00	7,500.00
" New Haven, Conn., 8½s, 1989,	1,000.00	1,000.00	1,100.00
" Omaha, Neb., 4s, 1918,	80,000.00	80,000.00	81,200.00
" Pueblo, Col., 5s, 1912,	2,000.00	2,000.00	2,200.00
" " " 6s, 1904,	8,000.00	8,000.00	8,300.00
" " " 6s, 1906,	5,000.00	5,000.00	5,400.00
" Sioux, Iowa, 4½s, 1916,	8,000.00	8,000.00	8,400.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.				
City of Tacoma, Wash.,	5s, 1903,	\$ 5,000.00	5,000.00	5,000.00
“ Toledo, O.,	8½s, 1930,	25,000.00	25,000.00	26,000.00
“ Wichita, Kan.,	6s, 1921,	7,000.00	7,000.00	7,800.00
Totals, ...		\$ 118,000.00	118,000.00	125,000.00
RAILROAD BONDS.				
Atchison, Top. & Santa Fe,	4s, 1995,	\$ 7,000.00	7,000.00	7,700.00
Ashland Coal & Iron,	4s, 1925,	10,000.00	10,000.00	10,800.00
Baltimore & Harrisburg,	5s, 1936,	15,000.00	15,000.00	18,000.00
Burlington & Missouri River,	6s, 1918,	8,000.00	8,000.00	9,800.00
Chicago & Eastern Illinois,	5s, 1937,	5,000.00	5,000.00	6,200.00
Burlington & Cedar Rapids,	5s, 1934,	15,000.00	15,000.00	19,800.00
Chic., Mil. & St. Paul, M. Pts.,	5s, 1910,	21,000.00	21,000.00	23,000.00
“ “ S. W. Div.,	6s, 1909,	14,000.00	14,000.00	15,400.00
“ “ Dub. Div.,	6s, 1920,	8,000.00	8,000.00	10,000.00
“ “ LaCrosse Div.,	5s, 1919,	5,000.00	5,000.00	5,800.00
Chicago & Northwestern,	6s, 1929,	4,000.00	4,000.00	4,500.00
Chicago, Rock Island & Pacific,	4s, 1938,	15,000.00	15,000.00	16,500.00
Chicago & Tomah,	6s, 1905,	11,000.00	11,000.00	12,100.00
Clearfield & Mahoning,	5s, 1943,	2,000.00	2,000.00	2,450.00
Detroit, Grand Rapids & Western,	4s, 1946,	3,500.00	3,500.00	3,850.00
Evansville & Terre Haute,	6s, 1923,	5,000.00	5,000.00	5,800.00
Goshen & Deckertown,	6s, 1928,	7,500.00	7,500.00	8,500.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	18,000.00
Joliet & Northern Illinois,	7s, 1907,	10,000.00	10,000.00	11,200.00
Minneapolis & St. Louis,	5s, 1934,	13,000.00	13,000.00	16,000.00
“ “ “	4s, 1949,	15,000.00	15,000.00	18,500.00
Milwaukee, Lake Shore & Western,	6s, 1924,	5,000.00	5,000.00	6,400.00
Northern Illinois,	5s, 1910,	5,000.00	5,000.00	5,500.00
Peoria, Pekin & Union,	6s, 1921,	5,000.00	5,000.00	6,500.00
Pittsb'g, McKeesport & Yough'y,	6s, 1932,	10,000.00	10,000.00	14,500.00
St. Paul, Minn. & Manitoba,	6s, 1910,	6,000.00	6,000.00	6,700.00
“ “ “	4s, 1937,	5,000.00	5,000.00	5,500.00
“ “ “	6s, 1933,	4,000.00	4,000.00	4,500.00
Staten Island,	4½s, 1943,	10,000.00	10,000.00	10,500.00
Sunbury, Hazleton & Wilkesbarre,	5s, 1923,	11,000.00	11,000.00	12,950.00
Tuscarora Valley,	5s, 1917,	20,000.00	20,000.00	22,200.00
Totals, ...		\$ 290,000.00	290,000.00	333,450.00
BANK STOCKS.				
63 shares Saybrook,	Essex,	\$ 3,150.00	1,889.50	2,335.00
25 “ Danbury Nat.,	Danbury,	2,500.00	2,534.00	2,500.00
38 “ Pahquioque “	“	3,800.00	4,778.00	3,800.00
37 “ First “	Norwich,	3,700.00	5,050.00	3,700.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
7 shares	Merchants	Nat.	Norwich,	\$	700.00	700.00	700.00
10 "	Uncas	"	"		1,000.00	1,280.00	1,000.00
20 "	Meriden	"	Meriden,		2,000.00	2,185.00	2,000.00
7 "	Home	"	"		700.00	891.88	826.00
80 "	First	"	"		8,000.00	4,940.00	5,250.00
10 "	Nat. New England,		E. Haddam,		1,000.00	880.00	1,000.00
2 "	First Nat.,		Portland,		200.00	206.00	200.00
86 "	First	"	Stonington,		8,600.00	4,496.00	4,140.00
40 "	Mystic River,		Mystic River,		2,000.00	2,600.00	2,400.00
81 "	Deep River,		Deep River,		8,100.00	8,612.50	8,410.00
40 "	Central	Nat.,	Middletown,		8,000.00	4,263.00	8,200.00
88 "	First	"	"		8,800.00	4,046.00	8,800.00
20 "	Middlesex Co.	"	"		2,000.00	2,173.00	1,800.00
47 "	Middletown	"	"		8,525.00	5,007.00	4,900.00
25 "	Nat. of Norwalk,		Norwalk,		2,500.00	2,650.00	2,500.00
20 "	Fairfield Co. Nat.,		"		2,000.00	2,000.00	2,000.00
10 "	Second	"	New Haven,		1,000.00	1,160.00	1,850.00
15 "	Yale	"	"		1,500.00	1,784.83	1,800.00
14 "	Merchants	"	"		700.00	640.00	770.00
7 "	Conn. T. & S. Dep. Co.,		Hartford,		700.00	1,120.00	1,295.00
12 "	City	"	"		1,200.00	1,212.00	1,200.00
20 "	Hartford Trust Co.,		"		2,000.00	2,098.00	8,200.00
19 "	Charter Oak Nat.,		"		1,900.00	2,093.00	1,900.00
20 "	Hartford	"	"		2,000.00	8,105.00	2,560.00
27 "	Phoenix	"	"		2,700.00	2,875.00	8,321.00
50 "	Nat. Exchange,		"		2,500.00	8,250.00	8,000.00
16 "	Rockville Nat.,		Rockville,		1,600.00	1,725.00	1,600.00
5 "	Clinton	"	Clinton,		500.00	600.00	600.00
80 "	American Ex. Nat.,		New York,		8,000.00	8,257.50	8,250.00
5 "	Bank of America,		"		500.00	492.50	2,750.00
10 "	Bank of New York,		"		1,000.00	1,005.00	2,700.00
28 "	Nat. Bank of Commerce,		"		2,800.00	2,800.00	8,744.00
30 "	Chatham Nat.,		"		750.00	635.62	2,587.00
11 "	Continental	"	"		1,100.00	831.75	831.75
25 "	Fourth	"	"		2,500.00	8,087.50	6,000.00
40 "	Oriental	"	"		1,000.00	1,690.00	2,800.00
20 "	Park	"	"		2,000.00	2,062.50	12,800.00
50 "	Shoe & Leather Nat.,		"		5,000.00	5,980.00	8,250.00
6 "	Bank of North America,		"		600.00	1,891.00	1,500.00
Totals,					\$ 85,825.00	100,505.58	132,269.75

ESSEX SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,792; total amount,	\$318,726.42
2	Number of depositors having \$1,000 and not over \$2,000,	133; total amount,	181,019.17
3	Number of depositors having over \$2,000 and not over \$10,000,	72; total amount,	249,642.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,997; total deposits,	\$744,388.54
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 219, number closed, 158; increase, 66.		
8	Amount deposited, including interest credited, during the past year,		135,698.18
9	Amount withdrawn during the past year,		97,575.41
10	Amount of increase,		38,117.72
11	Amount of income received during the past year was		36,321.11
12	Total expenses, including salaries, during the past year, were		8,869.03
13	State tax during the past year was		1,431.95
14	Dividends the past year:		
	2 per cent. paid January, 1902; amount,	\$13,792.07	
	2 per cent. paid July, 1902; amount,	14,084.01	— 27,876.08
15	Net amount of premiums charged off the past year,		5,264.00
16	Total amount of loans of every description charged off the past year,		1,501.20
17	Amount of past due paper at this time is,		650.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		650.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, 4th Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, 4th Monday in July.		

OFFICERS.—President, N. H. Williams; Treasurer, L. L. Wooster; Directors or Trustees, N. H. Williams, H. K. Anderson, W. H. Parmelee, H. B. Sisson, J. M. Hayden, G. I. Stevens, C. H. Rose, J. L. Lord, E. E. Dickinson, G. L. Burrows, D. W. Pratt, G. W. Denison, C. E. Chapman, W. W. Jennings, A. Shaffer, E. O. Reynolds, L. L. Wooster.

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

SEYMOUR CURTIS, Acting Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$345,849.40	Whole amount of deposits, . . .	\$985,991.68
Loans on collateral security, . . .	78,925.01	Surplus account, . . .	88,500.00
Loans on personal security only, . . .	22,550.00	Profit and loss account, . . .	22,848.88
Town, city, and borough notes and orders, . . .	9,000.00	Box account, . . .	70.00
School district notes and orders, . . .	15,900.00		
Town, city, school district, and corporation bonds, . . .	96,780.00		
Railroad bonds, . . .	267,079.50		
Bank stocks in Connecticut, . . .	47,534.00		
Bank stocks in other States, . . .	60,124.00		
Real estate by foreclosure, . . .	19,968.91		
Furniture and fixtures, . . .	1,200.00		
Cash in banks, . . .	82,088.28		
Cash in vault, . . .	516.43		
Total Assets, . . .	\$992,410.51	Total Liabilities, . . .	\$992,410.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk notes, ... \$	9,000.00	9,000.00	9,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Norwalk, ... \$	5,900.00	5,900.00	5,900.00
Over River School District, Norwalk, ...	10,000.00	10,000.00	10,000.00
Totals, ... \$	15,900.00	15,900.00	15,900.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Los Angeles, Cal., refunding, 4s, 1903, \$	5,000.00	5,000.00	5,000.00
" " " 4s, 1904, ...	5,000.00	5,000.00	5,025.00
" " " 4s, 1905, ...	5,000.00	5,000.00	5,050.00
" " " 4s, 1908, ...	1,000.00	1,000.00	1,020.00
" " " 4s, 1912, ...	2,000.00	2,000.00	2,025.00
Denver, Col., 4s, 1907, ...	5,000.00	5,000.00	5,000.00
Pueblo, " 6s, 1906, ...	2,000.00	2,000.00	2,025.00
Bethel, Conn., water, 6s, 1903, ...	8,000.00	8,000.00	8,100.00
" " " 6s, 1908, ...	9,000.00	9,000.00	10,260.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.				
Norwalk, Conn., sewer,	4s, 1907, \$	10,000.00	10,000.00	10,175.00
New Albany, Ind.,	5s, 1915,	5,000.00	5,000.00	5,775.00
Omaha, Neb.,	4s, 1913,	15,000.00	15,660.00	15,675.00
Toledo, Ohio,	4s, 1942,	500.00	500.00	560.00
Portland, Ore.,	5s, 1928,	15,000.00	18,460.00	18,000.00
“ “ (Albina),	6s, 1910,	5,000.00	5,610.00	5,450.00
Toledo, Ohio,	4s, 1917,	4,500.00	4,500.00	4,770.00
Totals,	\$	92,000.00	96,730.00	98,910.00
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul:—				
Chicago & Mo. River Div.,	5s, 1926, \$	25,000.00	29,430.00	30,000.00
Chicago & Pacific Western,	5s, 1921,	35,000.00	40,360.00	41,300.00
La Crosse & Davenport,	5s, 1919,	25,000.00	28,640.00	28,750.00
Dubuque Div.,	6s, 1920,	5,000.00	6,410.00	6,350.00
Chic., Rock Island & Pac., 1st mtg.,	6s, 1917,	10,000.00	11,590.00	12,800.00
“ “ “ gen.,	4s, 1938,	25,000.00	26,670.00	26,750.00
St. Paul, Minn. & Manitoba:—				
Dakota Extension,	6s, 1910,	20,000.00	22,250.00	23,000.00
Consol. mtge.,	6s, 1933,	50,000.00	68,417.50	68,000.00
Eastern Ry. of Minnesota, No. Div.,	4s, 1948,	20,000.00	21,005.00	21,000.00
Chic. & Eastern Ill., gen. consol. 1st,	5s, 1937,	10,000.00	12,307.00	12,300.00
Totals,	\$	225,000.00	267,079.50	270,250.00
BANK STOCKS.				
29 shares Central National, Norwalk,	\$	2,900.00	2,928.00	3,045.00
100 “ Fairfield County Nat., Norwalk,		10,000.00	9,900.00	9,000.00
141 “ National Bank of Norwalk,		14,100.00	14,181.00	14,805.00
85 “ City National, South Norwalk,		8,500.00	8,500.00	13,600.00
10 “ Connecticut National, Bridgeport,		1,000.00	1,400.00	1,500.00
7 “ First “ Westport,		700.00	700.00	700.00
6 “ “ “ Norwich,		600.00	600.00	600.00
15 “ “ “ New Canaan,		1,500.00	1,275.00	1,125.00
50 “ Thames “ Norwich,		5,000.00	7,000.00	8,000.00
21 “ Stamford “ Stamford,		680.00	1,050.00	1,165.50
150 “ American Ex. “ New York,		15,000.00	25,500.00	40,500.00
50 “ Central “ “		5,000.00	7,500.00	9,250.00
50 “ Fourth “ “		5,000.00	5,000.00	11,750.00
30 “ Mercantile “ “		3,000.00	8,000.00	11,250.00
100 “ Merchants “ “		5,000.00	8,250.00	9,000.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
100 shares Merchants Ex. National, N. York, \$	5,000.00	5,250.00	7,500.00
25 " First " " "	2,500.00	5,000.00	19,750.00
25 " Southern Nat. (in liquidation), N. York.		250.00	250.00
187 " Tradesmen's Nat. " " "	5,884.00	874.00	874.00
Totals, ... \$	91,814.00	107,658.00	163,164.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,588; total amount,	\$361,033.21
2	Number of depositors having \$1,000 and not over \$2,000,	218; total amount,	287,510.47
3	Number of depositors having over \$2,000 and not over \$10,000,	91; total amount,	272,238.78
4	Number of depositors having over \$10,000,	1; total amount,	15,209.27
5	Total number of depositors,	1,898; total deposits,	\$935,991.68
6	Largest amount due a single depositor,		15,209.27
7	Number of accounts opened during the past year, 242; number closed, 224; increase, 18.		
8	Amount deposited, including interest credited, during the past year,		207,077.15
9	Amount withdrawn during the past year,		199,685.48
10	Amount of increase,		7,391.72
11	Amount of income received during the past year was		45,878.63
12	Total expenses, including salaries, during the past year, were		4,851.15
13	State tax during the past year was		1,995.46
14	Dividends the past year:		
	1½ per cent. paid October 10, 1901; amount,	\$15,557.88	
	1½ per cent. paid April 10, 1902; amount,	15,659.80	31,217.18
15	Net amount of premiums charged off the past year,		2,648.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		5,179.29
19	Amount of assets yielding no income the past year,		8,124.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		9,000.00

THE FAIRFIELD COUNTY SAVINGS BANK, NORWALK.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

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|----|--|--------------|
| 23 | Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . | \$20,000.00 |
| 24 | Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . . | 625.11 |
| 25 | Net income from foreclosed real estate during the past year, . . . | Less than 1% |
| 26 | Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in January. | |
| 27 | Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in January. | |

OFFICERS.—President, Asa B. Woodward; Acting Treasurer, Seymour Curtis; Directors or Trustees, Asa B. Woodward, J. Thornton Prowitt, Joseph C. Randle, Arthur C. Wheeler, James G. Gregory, Josiah Kellogg, Eugene L. Boyer, Henry W. Gregory.

FALLS VILLAGE SAVINGS BANK.

HENRY C. GAYLORD, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$141,099.54	Whole amount of deposits, . . .	\$623,656.40
Loans on collateral security, . . .	72,882.00	Surplus account, . . .	30,000.00
Loans on personal sec'y only, . . .	20,585.00	Interest account, less current expenses and taxes paid, . . .	7,298.53
Town, city, school district, and corporation bonds, . . .	106,000.00		
Railroad bonds, . . .	190,500.00		
Bank stocks in Connecticut, . . .	32,850.00		
Real estate by foreclosure, . . .	26,120.29		
Banking house, . . .	14,899.42		
Insurance and taxes advanced on real estate mortgaged, . . .	61.50		
Premium account, . . .	41,870.75		
Cash in banks, . . .	11,452.82		
Cash in vault, . . .	8,184.11		
Total Assets, . . .	\$660,954.98	Total Liabilities, . . .	\$660,954.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6s, 1909, \$	10,000.00	10,000.00	11,600.00
Columbus, " 5s, 1913, "	10,000.00	10,000.00	11,500.00
Omaha, Neb., 5s, 1912, "	5,000.00	5,000.00	5,600.00
St. Paul, Minn., 4s, 1919, "	7,000.00	7,000.00	7,700.00
Duluth, " 4s, 1920, "	5,000.00	5,000.00	5,500.00
Kansas City, Kan., 6s, 1908, "	5,000.00	5,000.00	5,500.00
" " 6s, 1909, "	5,000.00	5,000.00	5,550.00
" " 6s, 1910, "	5,000.00	5,000.00	5,600.00
Atlantic City, N. J., 4s, 1930, "	5,000.00	5,000.00	5,600.00
Town of Canaan, Conn., 4s, 1916, "	17,000.00	17,000.00	17,850.00
Town of Bristol, " 4s, 1927, "	10,000.00	10,000.00	11,000.00
Town of Plainfield, " 4s, 1921, "	4,000.00	4,000.00	4,300.00
Town of Brooklyn, " 4s, 1923, "	2,000.00	2,000.00	2,200.00
Town of Bethel, " 4s, 1919, "	4,000.00	4,000.00	4,300.00
Center School District, Waterbury, 4s, 1910, "	10,000.00	10,000.00	11,000.00
Arsenal School District, Hartford, 4s, 1917, "	2,000.00	2,000.00	2,200.00
Totals, ...	\$ 108,000.00	108,000.00	117,000.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Joliet & Northern Indiana, 7s, 1907, \$	5,000.00	5,000.00	5,800.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	5,000.00	5,000.00	5,750.00
Mineral Point " 5s, 1910,	5,000.00	5,000.00	5,500.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	10,000.00	10,000.00	12,600.00
Chicago & Tomah, 6s, 1905,	10,000.00	10,000.00	10,700.00
Northwestern Union, 7s, 1917,	10,500.00	10,500.00	15,200.00
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	10,700.00
Menominee Extension, 7s, 1911,	5,000.00	5,000.00	6,300.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	5,000.00	5,000.00	5,500.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	5,000.00	5,450.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,500.00
Mississippi River Bridge, 6s, 1912,	5,000.00	5,000.00	5,800.00
Kalamazoo & White Pigeon, 5s, 1940,	4,000.00	4,000.00	5,200.00
Chicago, St. Louis & New Orleans, 6s, 1907,	5,000.00	5,000.00	5,600.00
Cleveland & Mahoning Valley, 5s, 1988,	20,000.00	20,000.00	26,000.00
Mahoning Coal Co., 5s, 1934,	20,000.00	20,000.00	26,000.00
Clearfield & Mahoning Co., 5s, 1943,	15,000.00	15,000.00	20,000.00
Chicago, Rock Island & Pacific, 4s, 1988,	8,000.00	8,000.00	8,640.00
Connecticut & Passumpsic River Co., 4s, 1943,	1,000.00	1,000.00	1,160.00
Burlington, Cedar Rapids & North'n, 5s, 1984,	5,000.00	5,000.00	6,250.00
Potomac Valley, 5s, 1941,	5,000.00	5,000.00	6,000.00
Minneapolis & St. Louis, 4s, 1949,	5,000.00	5,000.00	5,200.00
Eastern Railway of Minnesota, 4s, 1948,	5,000.00	5,000.00	5,400.00
St. Paul, Minneapolis & Manitoba, 6s, 1983,	10,000.00	10,000.00	14,000.00
New York, New Haven & Hartford, 4s, 1903,	2,000.00	2,000.00	2,000.00
Totals, ... \$	190,500.00	190,500.00	234,250.00
BANK STOCKS.			
128 shares National Iron, Falls Village, . . \$	12,800.00	12,800.00	12,800.00
20 " Conn. Trust & Safe Dep. Co., Htfd.,	2,000.00	2,000.00	4,000.00
10 " Hartford Trust Co., "	1,000.00	1,000.00	1,850.00
8 " Hartford National, "	800.00	800.00	1,120.00
9 " Farmers & Mechanics, "	900.00	900.00	1,080.00
22 " National Exchange, "	1,100.00	1,100.00	1,375.00
31 " American National, "	1,550.00	1,550.00	2,250.00
11 " Phoenix National, "	1,100.00	1,100.00	1,375.00
11 " Ætna, "	1,100.00	1,100.00	2,200.00
5 " First, "	500.00	500.00	625.00
4 " City Bank, "	400.00	400.00	400.00
26 " Deep River National, Deep River,	2,600.00	2,600.00	8,000.00
50 " Thames National, Norwich,	5,000.00	5,000.00	8,000.00
40 " Waterbury National, Waterbury,	2,000.00	2,000.00	8,500.00
Totals, ... \$	32,850.00	32,850.00	48,575.00

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	1,213; total amount, \$265,229.84	
2	Number of depositors having \$1,000 and not over \$2,000, ...	127; total amount, 168,898.85	
3	Number of depositors having over \$2,000 and not over \$10,000, ...	51; total amount, 167,584.95	
4	Number of depositors having over \$10,000, ...	2; total amount, 27,492.76	
5	Total number of depositors, ...	1,893; total deposits, \$623,656.40	
6	Largest amount due a single depositor, ...		17,891.25
7	Number of accounts opened during the past year, 129; number closed, 129.		
8	Amount deposited, including interest credited, during the past year, ...		98,978.08
9	Amount withdrawn during the past year, ...		84,945.52
10	Amount of increase, ...		9,032.56
11	Amount of income received during the past year was		80,012.55
12	Total expenses, including salaries, during the past year, were		8,255.58
13	State tax during the past year was		1,209.46
14	Dividends the past year : 1½ per cent. paid Jan., 1902; amount, \$10,484.61 1½ per cent. paid July, 1902; amount, 10,682.95 —		21,117.56
15	Net amount of premiums charged off the past year, ...		0
16	Total amount of loans of every description charged off the past year, ...		3,663.62
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year, ...		10,992.00
20	Loans on real estate — are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		5,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		7,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		18,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...		0
25	Net income from foreclosed real estate during the past year, ...		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors : September.		
27	Date of annual meeting to elect President, Treasurer, and other officers : September.		

OFFICERS. — President, Edwin W. Spurr; Treasurer, Henry C. Gaylord; Directors or Trustees, Edwin W. Spurr, Henry C. Gaylord, Hezekiah Goodwin, Elson J. Honebeck, J. Sedgwick Tracy, J. Lee Ensign, Edward Ward, Frank M. Olin.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1909.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,387,636.00	Whole amount of deposits,	\$3,085,815.13
Loans on collateral security,	61,928.00	Surplus account,	150,000.00
Loans on personal security only,	2,400.00	Interest account, less current expenses and taxes paid,	20,687.37
Town, city, school district, and corporation bonds,	612,500.00	Profit and loss account,	1,849.47
Railroad bonds,	788,700.00	Sundry accounts,	1,289.96
Railroad stocks,	4,000.00		
Bank stocks in Connecticut,	187,400.00		
Real estate by foreclosure,	101,044.59		
Bank block,	50,186.47		
Premium account,	24,080.75		
Sundry accounts,	1,787.00		
Cash in banks,	181,512.35		
Cash in vault,	10,966.77		
Total Assets,	\$3,259,141.98	Total Liabilities,	\$3,259,141.98

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.						
91 shares Pere Marquette, pref.,				\$ 9,100.00	4,000.00	8,468.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Town of Middletown, Conn.,	4s,	1908-1908,	\$	48,000.00	48,000.00	48,600.00
"	"	4s,	1910,	12,000.00	12,000.00	12,600.00
"	Portland,	3 ¹ / ₈ s,	1909,	11,000.00	11,000.00	11,165.00
"	"	4s,	1905,	30,000.00	30,000.00	30,450.00
"	Middlefield,	4s,	1908-1908,	4,000.00	4,000.00	4,000.00
"	Chatham,	3 ¹ / ₈ s,	1910,	35,000.00	35,000.00	35,350.00
City of	Middletown,	8 ¹ / ₈ s,	1915,	3,000.00	3,000.00	3,060.00
"	Pueblo, Colo.,	6s,	1904-1906,	10,000.00	10,000.00	10,300.00
"	Colo. Springs,	4s,	1914,	10,000.00	10,000.00	10,100.00
"	"	4s,	1929,	10,000.00	10,000.00	10,200.00
"	"	4 ¹ / ₈ s,	1912,	9,000.00	9,000.00	9,270.00
"	Chicago, Ill.,	4s,	1914,	25,000.00	25,000.00	26,500.00
"	Sioux City, Iowa,	4 ¹ / ₈ s,	1920,	15,000.00	15,000.00	15,000.00
"	Clinton,	5s,	1907-1917,	10,000.00	10,000.00	10,600.00
"	"	5s,	1911-1916,	10,000.00	10,000.00	10,800.00
"	South Bend, Ind.,	5s,	1904-1914,	15,000.00	15,000.00	16,275.00
"	Newport, Ky.,	5s,	1911-1915,	7,000.00	7,000.00	7,770.00
"	Springfield, Mo.,	4 ¹ / ₈ s,	1905,	25,000.00	25,000.00	25,250.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.						PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS. — CONTINUED.								
City of	St. Joseph,	Mo.,	6s,	1908,	\$	10,000.00	10,000.00	10,150.00
"	Kansas City,	"	4½s,	1915,		15,000.00	15,000.00	16,650.00
"	Duluth,	Minn.,	4s,	1920,		17,000.00	17,000.00	17,595.00
"	"	"	6s,	1911,		18,000.00	18,000.00	15,210.00
"	St. Paul,	"	5s,	1909,		10,000.00	10,000.00	11,000.00
"	"	"	5s,	1915,		5,000.00	5,000.00	5,800.00
"	Muskegon,	Mich.,	5s,	1905-1918,		10,000.00	10,000.00	10,750.00
"	"	"	5s,	1919-1923,		10,000.00	10,000.00	12,000.00
"	Omaha,	Neb.,	5s,	1912,		25,000.00	25,000.00	28,000.00
"	"	"	4½s,	1908-1907,		11,000.00	11,000.00	11,000.00
"	"	"	4s,	1918,		5,000.00	5,000.00	5,200.00
"	Paterson,	N. J.,	4½s,	1908,		10,000.00	10,000.00	10,000.00
"	Youngstown,	O.,	6s,	1908,		500.00	500.00	505.00
"	Dayton,	"	4s,	1905,		7,000.00	7,000.00	7,070.00
"	"	"	5s,	1907,		10,000.00	10,000.00	10,800.00
"	Toledo,	"	4½s,	1908,		10,000.00	10,000.00	10,000.00
"	"	"	4½s,	1912,		5,000.00	5,000.00	5,450.00
"	"	"	4½s,	1914,		10,000.00	10,000.00	10,850.00
"	"	"	4s,	1943,		5,000.00	5,000.00	5,550.00
"	Columbus,	"	4½s,	1903,		15,000.00	15,000.00	15,000.00
"	"	"	5s,	1907,		10,000.00	10,000.00	10,700.00
"	"	"	5s,	1910,		15,000.00	15,000.00	16,850.00
"	Findlay,	"	6s,	1907,		5,000.00	5,000.00	5,500.00
"	"	"	5s,	1908,		5,000.00	5,000.00	5,350.00
"	Portland,	Ore.,	5s,	1920,		20,000.00	20,000.00	23,600.00
"	"	"	5s,	1923,		10,000.00	10,000.00	12,000.00
"	McKeesport,	Pa.,	4½s,	1910-1920,		5,000.00	5,000.00	5,800.00
"	Sheboygan,	Wis.,	4½s,	1911,		15,000.00	15,000.00	15,900.00
"	La Crosse,	"	5s,	1905-1915,		20,000.00	20,000.00	20,700.00
"	Tacoma,	Wash.,	5s,	1913,		15,000.00	15,000.00	15,800.00
Totals,						\$ 612,500.00	612,500.00	646,870.00
RAILROAD BONDS.								
Baltimore & Cumberland Valley,						6s,	1931,	\$ 10,000.00
Baltimore & Harrisburg,						5s,	1936,	9,000.00
Balt. & Annapolis Short Line,						5s,	1923,	11,000.00
Chicago, Burlington & Quincy:								
Burling'n & Mo. Riv. div. (ex.),						6s,	1918,	10,200.00
Iowa div.,						4s,	1919,	8,000.00
"						5s,	1919,	29,000.00
Chicago & Eastern Illinois,						5s,	1937,	25,000.00
Chicago & Indiana Coal,						5s,	1936,	20,000.00
Chicago, Milwaukee & St. Paul:—								
Chicago & L. Sup. div.,						5s,	1921,	10,000.00
Chicago & Pac. West. div.,						5s,	1921,	10,000.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago, Milwaukee & St. Paul:—			
Dubuque div., 6s, 1920,	\$ 15,000.00	15,000.00	19,500.00
Dakota & Gt. Southern div., 5s, 1916,	10,000.00	10,000.00	11,800.00
General Mortgage, 4s, 1909,	30,000.00	30,000.00	33,900.00
" " 3½s, 1909,	25,000.00	25,000.00	25,750.00
Hastings & Dakota div., 5s, 1910,	16,000.00	16,000.00	17,120.00
La Crosse & Davenport div., 5s, 1919,	25,000.00	25,000.00	29,250.00
Mineral Point div., 5s, 1910,	30,000.00	30,000.00	32,400.00
Southwestern div., 6s, 1909,	15,000.00	15,000.00	17,100.00
Terminal, 5s, 1914,	10,000.00	10,000.00	11,800.00
Wisconsin & Minnesota div., 5s, 1921,	25,000.00	25,000.00	29,250.00
Chicago & Northwestern:—			
Cedar Rapids & Mo. Riv. div., 7s, 1916,	10,000.00	10,000.00	13,600.00
Des Moines & Minn. div., 7s, 1907,	10,000.00	10,000.00	11,400.00
Chicago, Rock Island & Pacific, 4s, 1908,	25,000.00	25,000.00	27,500.00
Detroit, Grand Rapids & West., 4s, 1916,	11,000.00	11,000.00	11,000.00
Eastern of Minnesota:—			
First div., 5s, 1908,	25,000.00	25,000.00	26,750.00
Northern div., 4s, 1918,	60,000.00	60,000.00	63,600.00
Minneapolis & St. Louis, 4s, 1919,	50,000.00	50,000.00	52,000.00
" " " Pac. Ext., 6s, 1921,	5,000.00	5,000.00	6,000.00
Montana Central, 5s, 1907,	10,000.00	10,000.00	12,800.00
" " 6s, 1907,	25,000.00	25,000.00	35,000.00
Sunbury, Hazelton & W. Barre, 5s, 1923,	29,500.00	29,500.00	31,565.00
Skaneateles, 5s, 1914-1923,	15,000.00	15,000.00	16,500.00
St. Paul, Minn. & Manitoba, 6s, 1910,	30,000.00	30,000.00	34,500.00
" " " " 4½s, 1933,	30,000.00	30,000.00	33,900.00
" " " " " Mon. Ext., 4s, 1937,	10,000.00	10,000.00	10,600.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	27,500.00
Tuscarora Valley, 5s, 1917,	20,000.00	20,000.00	22,000.00
Totals, ...	\$ 733,700.00	733,700.00	830,805.00
BANK STOCKS.			
154 shares Middlesex Co. Nat., Middletown, \$	15,400.00	15,400.00	15,400.00
372 " Central " "	27,900.00	27,900.00	33,480.00
532 " Middletown " "	39,900.00	39,900.00	55,860.00
303 " First " "	30,300.00	30,300.00	30,906.00
20 " " Wallingford,	2,000.00	2,000.00	2,500.00
86 " " Portland,	8,600.00	8,600.00	8,858.00
100 " " Meriden,	10,000.00	10,000.00	20,000.00
57 " Meriden " "	5,700.00	5,700.00	5,700.00
120 " Home " "	12,000.00	12,000.00	14,400.00
100 " New Britain, New Britain,	10,000.00	10,000.00	16,500.00
90 " First Norwich,	9,000.00	9,000.00	7,200.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.
— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
111	shares	Thames National,	Norwich,	\$ 11,100.00	11,100.00	16,650.00
5	"	Deep River	" Deep River,	500.00	500.00	600.00
80	"	Commerce	" New London,	3,000.00	3,000.00	4,200.00
20	"	Danbury	" Danbury,	2,000.00	2,000.00	2,000.00
Totals, ...				\$ 187,400.00	187,400.00	234,254.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	4,468; total amount, \$1,009,494.62	
2	Number of depositors having \$1,000 and not over \$2,000, ...	477; total amount, ...	654,116.01
3	Number of depositors having over \$2,000 and not over \$10,000, ...	850; total amount, ...	1,850,137.03
4	Number of depositors having over \$10,000, ...	7; total amount, ...	72,067.48
5	Total number of depositors, ...	5,802; total deposits, \$3,085,815.13	
6	Largest amount due a single depositor, ...		10,573.62
7	Number of accounts opened during the past year, 695; number closed, 481; increase, 214.		
8	Amount deposited, including interest credited, during the past year, ...		582,987.74
9	Amount withdrawn during the past year, ...		471,005.12
10	Amount of increase, ...		111,982.62
11	Amount of income received during the past year was		145,594.27
12	Total expenses, including salaries, during the past year, were		8,197.05
13	State tax during the past year was		6,064.20
14	Dividends the past year:		
	2 per cent. paid Feb. 1, 1902; amount, ...	\$58,758.70	
	2 per cent. paid Aug. 1, 1902; amount, ...	59,823.85—	118,582.55
15	Net amount of premiums charged off the past year, ...		1,280.10
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		13,374.60
19	Amount of assets yielding no income the past year, ...		31,130.00
20	Loans on real estate — are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		30,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		1,400.00

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

— CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	\$11,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	2 1/2%
25	Net income from foreclosed real estate during the past year, . . .	2,408.89
26	Date of annual meeting of Incorporators to elect Trustees or Directors, 2d Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, 2d Wednesday in July.	

OFFICERS. — President, Samuel T. Camp; Treasurer, Fred B. Chaffee; Directors or Trustees, Dr. L. Bailey, Clarence E. Bacon, Samuel T. Camp, F. J. Chaffee, Dr. D. H. Chase, Edward S. Coe, O. Vincent Coffin, E. G. Cone, Aug. H. Conklin, Jas. K. Guy, Geo. T. Meech, L. D. Mills, H. G. Newton, Hezekiah Scovil, Samuel Stearns, Wm. W. Wilcox.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1902.

ASSETS.	LIABILITIES.
Loans on real estate, . . . \$2,778,569.00	Whole amount of deposits, \$4,840,662.00
Loans on collateral sec'y, . . . 2,000.00	Surplus account, . . . 180,000.00
Town, city, school district, and corporation bonds, . . . 320,000.00	Interest account, less current expenses and taxes paid, . . . 118,827.51
Railroad bonds, . . . 1,020,000.00	
Bank stocks in Connecticut, . . . 148,800.00	
Bank stocks in other States, . . . 85,000.00	
Real estate by foreclosure, . . . 174,125.00	
Banking house, . . . 12,000.00	
Cash in banks, . . . 85,368.11	
Cash in vault, . . . 9,127.40	
Total Assets, . . . \$4,584,489.51	Total Liabilities, . . . \$4,584,489.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
South Norwalk, Conn., City, 6s, 1905, \$	10,000.00	10,000.00	10,650.00
Norwalk, " " 4s, 1935,	20,000.00	20,000.00	22,800.00
Stamford, " " 4s, 1927,	40,000.00	40,000.00	44,400.00
New Albany, Ind., City, 5s, 1915,	10,000.00	10,000.00	11,250.00
Fort Wayne, " " 4½s, 1913,	10,000.00	10,000.00	10,750.00
Boston, Mass., " " 4s, 1919,	80,000.00	80,000.00	88,000.00
" " " " 5s, 1906,	20,000.00	20,000.00	21,150.00
" " " " 3½s, 1922,	20,000.00	20,000.00	20,400.00
Newark, N. J., " " 6s, 1909,	20,000.00	20,000.00	23,200.00
Paterson, " " " 5s, 1905,	10,000.00	10,000.00	10,350.00
" " " " 5s, 1906,	10,000.00	10,000.00	10,400.00
Toledo, Ohio, " " 4½s, 1912,	10,000.00	10,000.00	10,800.00
" " " " 5s, 1913,	10,000.00	10,000.00	11,350.00
Scranton, Pa., " " 4½s, 1909,	20,000.00	20,000.00	21,200.00
Pittsburg, " " 4s, 1907,	10,000.00	10,000.00	10,250.00
Providence, R. I., " " 5s, 1906,	80,000.00	80,000.00	81,725.00
Milwaukee, Wis., " " 5s, 1904,	10,000.00	10,000.00	10,300.00
" " " " 5s, 1905,	10,000.00	10,000.00	10,450.00
Bristol, Conn., Borough, 4s, 1910,	10,000.00	10,000.00	10,400.00
" " " " 4s, 1915,	10,000.00	10,000.00	10,650.00
Totals, ... \$	820,000.00	820,000.00	845,475.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906, \$	80,000.00	80,000.00	82,700.00
Balto. & Cumberland Valley Ext., 6s, 1931,	10,000.00	10,000.00	12,000.00
Baltimore & Harrisburg, 5s, 1936,	60,000.00	60,000.00	70,800.00
Buffalo, New York & Erie, 7s, 1916,	80,000.00	80,000.00	89,900.00
Chic., Bur. & Quincy, Neb. Ex., 4s, 1927,	80,000.00	80,000.00	81,800.00
“ Mil. & St. Paul, C. & P. Div., 5s, 1910,	20,000.00	20,000.00	21,600.00
“ “ C. & P.W. Div., 6s, 1921,	80,000.00	80,000.00	86,000.00
“ “ S. W. Div., 6s, 1909,	80,000.00	80,000.00	84,350.00
Chicago & Northwestern, 7s, 1915,	20,000.00	20,000.00	27,200.00
“ Rock Island & Pacific, 6s, 1917,	40,000.00	40,000.00	49,200.00
“ “ 4s, 1938,	120,000.00	120,000.00	133,200.00
“ & Tomah, 6s, 1905,	40,000.00	40,000.00	43,600.00
Clearfield & Mahoning, 5s, 1943,	10,000.00	10,000.00	12,500.00
Cleveland & Mahoning Valley, 5s, 1938,	20,000.00	20,000.00	25,800.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	20,000.00	22,000.00
“ & Hudson Canal Co., 7s, 1917,	10,000.00	10,000.00	14,000.00
Eastern Railway of Minnesota, 5s, 1908,	100,000.00	100,000.00	108,000.00
Greene, 7s, 1902,	10,000.00	10,000.00	10,000.00
Illinois Central, Springfield Div., 8½s, 1951,	40,000.00	40,000.00	40,800.00
McKeesport & Belle Vernon, 6s, 1918,	10,000.00	10,000.00	13,200.00
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	10,900.00
Minneapolis & St. Louis, 4s, 1949,	20,000.00	20,000.00	21,000.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,000.00
N. Y. Central & Hudson River, 7s, 1908,	80,000.00	80,000.00	80,000.00
N. Y., Lackawanna & Western, 6s, 1921,	10,000.00	10,000.00	13,000.00
Northwestern Union, 7s, 1917,	70,000.00	70,000.00	100,000.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	10,000.00	10,000.00	10,800.00
Pittsburg, Ft. Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	13,200.00
Rome, Watertown & Ogdensburg, 6s, 1910,	10,000.00	10,000.00	11,500.00
St. Paul, Minn. & Man. Mon. Ex., 4s, 1937,	100,000.00	100,000.00	107,000.00
Terre Haute & Indianapolis, 5s, 1925,	40,000.00	40,000.00	47,000.00
Eastern Railway of Minnesota, 4s, 1948,	20,000.00	20,000.00	21,500.00
Totals, ...	\$1,020,000.00	1,020,000.00	1,177,550.00
BANK STOCKS.			
100 shares Charter Oak National, Hartford, \$	10,000.00	10,000.00	10,000.00
100 “ Farm. & Mech. “ “	10,000.00	10,000.00	12,000.00
150 “ National Exchange, “ “	7,500.00	7,500.00	9,800.00
25 “ Hartford National, “ “	2,500.00	2,500.00	3,500.00
100 “ State, “ “	10,000.00	10,000.00	12,500.00
50 “ Ætna “ “	5,000.00	5,000.00	9,500.00
200 “ First “ “	20,000.00	20,000.00	25,000.00
70 “ American “ “	3,500.00	3,500.00	4,760.00
34 “ Phoenix “ “	3,400.00	3,400.00	4,080.00
50 “ Hartford Trust Co., “ “	5,000.00	5,000.00	8,500.00
120 “ National New Haven, New Haven, “	12,000.00	12,000.00	23,400.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
42 shares Merchants National, NewHaven, \$	2,100.00	2,100.00	2,730.00
88 " Meriden " Meriden,	8,800.00	8,800.00	8,800.00
160 " Home " "	16,000.00	16,000.00	18,000.00
80 " First " "	8,000.00	8,000.00	10,400.00
50 " New Britain " New Britain,	5,000.00	5,000.00	7,750.00
100 " Mechanics " "	10,000.00	10,000.00	12,500.00
100 " Nat. Bank of Norwalk, Norwalk,	10,000.00	10,000.00	10,000.00
50 " First National, Litchfield,	5,000.00	5,000.00	5,000.00
200 " Merchants National, New York,	10,000.00	10,000.00	19,500.00
50 " Nat. Bank of Commerce, "	5,000.00	5,000.00	17,500.00
200 " American Exchange, "	20,000.00	20,000.00	55,000.00
Totals, ... \$	183,800.00	183,800.00	284,220.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,920 ; total amount,	\$1,215,279.00
2	Number of depositors having \$1,000 and not over \$2,000,	867 ; total amount,	1,176,236.00
3	Number of depositors having over \$2,000 and not over \$10,000,	539 ; total amount,	1,949,147.00
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	5,826 ; total deposits,	\$4,840,662.00
6	Largest amount due a single depositor,		9,000.00
7	Number of accounts opened during the past year, 473 ; number closed, 814 ; increase, 159.		
8	Amount deposited, including interest credited, during the past year,		582,051.91
9	Amount withdrawn during the past year,		416,898.92
10	Amount of increase,		165,212.99
11	Amount of income received during the past year was		222,885.28
12	Total expenses, including salaries, during the past year, were		11,819.18
13	State tax during the past year was		9,871.86
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1902 ; amount,	\$32,680.40	
	2 per cent. paid July 1, 1902 ; amount,	88,948.83—	166,574.23
15	Net amount of premiums charged off the past year,		7,450.00
16	Total amount of loans of every description charged off the past year,		20,700.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate— are they all first mortgages ?		Yes

FARMINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$70,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1½
25	Net income from foreclosed real estate during the past year,	2,334.91
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.	

OFFICERS.— President, Franklin Wheeler ; Treasurer, Julius Gay ; Board of Directors, Franklin Wheeler, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming, Danford N. Barney, Timothy H. Root, Amasa A. Redfield.

FREESTONE SAVINGS BANK, PORTLAND.

F. GILDERSLEEVE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$118,075.10	Whole amount of deposits, .	\$520,886.19
Loans on collateral sec'y, .	26,870.65	Surplus account, . . .	24,500.00
Loans on personal sec'y only, .	24,540.00	Interest account, less current expenses and taxes paid, ...	1,081.59
Town, city, school district, and corporation bonds, .	127,100.00	Profit and loss account, .	9,866.17
Railroad bonds, ...	155,000.00		
Bank stocks in Connecticut, .	67,450.00		
Bank stocks in other States, .	2,800.00		
Real estate by foreclosure, .	8,400.00		
Insurance and taxes advanced on real estate mortgaged, ...	36.88		
Premium account, ...	29,000.00		
Cash in banks, ...	7,261.87		
Total Assets, ...	\$555,893.95	Total Liabilities, ...	\$555,893.95

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY BONDS.						
City of Oakland, Cal., ...	5s, ...	1907, \$		1,250.00	1,250.00	1,260.00
" Pueblo, Col., ...	6s, ...	1904, ...		1,000.00	1,000.00	1,010.00
" Middletown, Conn., ...	3½s, ...	1915, ...		4,000.00	4,000.00	4,160.00
Town of Portland, "	4s, ...	1905, ...		16,000.00	16,000.00	16,320.00
" " " " " " " " " " " "	3½s, ...	1919, ...		24,000.00	24,000.00	24,720.00
City of Sioux City, Iowa, ...	4½s, ...	1920, ...		10,000.00	10,000.00	10,800.00
" Kansas City, Kan., ...	6s, ...	1905-1910, ...		16,000.00	16,000.00	17,920.00
" " " " " " " " " " " "	5s, ...	1918, ...		1,000.00	1,000.00	1,075.00
" Louisville, Ky., ...	4s, ...	1923, ...		4,000.00	4,000.00	4,400.00
" Duluth, Minn., ...	5s, ...	1923, ...		10,000.00	10,000.00	11,500.00
" St. Paul, " " " " " " " "	4½s, ...	1918, ...		1,000.00	1,000.00	1,180.00
" Omaha, Neb., ...	5s, ...	1905-1912, ...		2,500.00	2,500.00	2,660.00
" Camden, N. J., ...	4½s, ...	1922, ...		5,000.00	5,000.00	5,800.00
" Canton, Ohio, ...	4½s, ...	1914, ...		10,000.00	10,000.00	10,900.00
" Columbus, " " " " " " " "	4s, ...	1909, ...		1,000.00	1,000.00	1,040.00
" Toledo, " " " " " " " "	5s, ...	1911, ...		850.00	850.00	860.00
" " " " " " " " " " " "	3½s, ...	1920, ...		5,000.00	5,000.00	5,100.00
" " " " " " " " " " " "	3½s, ...	1930, ...		5,000.00	5,000.00	5,150.00
" Portland, Oregon, ...	5s, ...	1923, ...		7,000.00	7,000.00	8,540.00
" Superior, Wis., ...	5s, ...	1908, ...		1,500.00	1,500.00	1,850.00
" " " " " " " " " " " "	6s, ...	1910, ...		1,000.00	1,000.00	900.00
Totals, ...				\$ 127,100.00	127,100.00	136,595.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	5,000.00	5,000.00	5,250.00
Baltimore & Ohio:—			
Pittsburg Junct'n & Middle Div., 3½s, 1925,	6,000.00	5,000.00	5,400.00
Burlington, Cedar Rap. & Northern, 5s, 1906,	1,000.00	1,000.00	1,040.00
Iowa, Minn. & Dakota Div., 5s, 1934,	6,000.00	6,000.00	7,500.00
Chicago, Burlington & Quincy:—			
Illinois Division, 3½s, 1949,	5,000.00	5,000.00	5,000.00
Chicago & East. Ill., Gen. Consol., 5s, 1937,	10,000.00	10,000.00	12,400.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	5,000.00	5,000.00	5,450.00
La Crosse & Davenport Division, 5s, 1919,	5,000.00	5,000.00	5,800.00
Lake Superior Division, 5s, 1921,	4,000.00	4,000.00	4,680.00
Western Division, 5s, 1921,	5,000.00	5,000.00	5,950.00
Chicago & Northwestern:—			
Mil., L. Shore & W., Ashl'd Div., 6s, 1925,	5,000.00	5,000.00	6,900.00
Chicago, Rock Island & Pacific, 4s, 1938,	5,000.00	5,000.00	5,400.00
Dela., Lackawanna & Western:—			
New York, Lackaw'a & Western, 6s, 1921,	10,000.00	10,000.00	13,800.00
Great Northern:—			
Eastern of Minn., No. Div., 4s, 1948,	5,000.00	5,000.00	5,400.00
St. Paul, M. & Manitoba, 1st, 6s, 1909,	5,000.00	5,000.00	5,750.00
" " " " Consol., 4½s, 1933,	5,000.00	5,000.00	5,600.00
" " " " " 6s, 1933,	15,000.00	15,000.00	20,400.00
" " " " Mont. Ext., 4s, 1937,	5,000.00	5,000.00	5,800.00
" " " " " Cent., 5s, 1937,	5,000.00	5,000.00	7,000.00
Wilmar & Sioux Falls, 5s, 1938,	5,000.00	5,000.00	6,200.00
Illinois Central:—			
Middle Division, 5s, 1921,	5,000.00	5,000.00	5,900.00
Springfield Division, 3½s, 1951,	12,000.00	12,000.00	12,240.00
Western " 4s, 1951,	5,000.00	5,000.00	5,550.00
Minn. & St. Louis, Ref., 4s, 1949,	1,000.00	1,000.00	1,040.00
New York Cent. & Hudson River:—			
Joliet & No. Indiana, 7s, 1907,	6,000.00	6,000.00	6,780.00
Oswego & Rome, 7s, 1915,	1,000.00	1,000.00	1,130.00
Peoria & Pekin Union, 6s, 1921,	7,000.00	7,000.00	9,100.00
Union Pacific, 4s, 1947,	2,000.00	2,000.00	2,100.00
Totals, ... \$	156,000.00	155,000.00	183,560.00
BANK STOCKS.			
5 shares Conn. National, Bridgeport, \$	500.00	500.00	800.00
2 " Danbury " Danbury,	200.00	200.00	204.00
10 " Nat. Pahquoque, " 1,000.00	1,000.00	1,000.00	1,050.00
13 " Deep River National, Deep River, 1,800.00	1,800.00	1,800.00	1,495.00
8 " Nat. New England, E. Haddam, 800.00	800.00	800.00	808.00
24 " Aetna National, Hartford, 2,400.00	2,400.00	2,400.00	4,800.00
10 " American " " 500.00	500.00	500.00	750.00
20 " Charter Oak " " 2,000.00	2,000.00	2,000.00	2,000.00
31 " City, " 3,100.00	3,100.00	3,100.00	2,945.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.						
10 shares	Conn. Trust Co.,	Hartford,	\$	1,000.00	1,000.00	2,000.00
5 "	Farmers & Mech. Nat.,	"		500.00	500.00	625.00
15 "	Hartford	"		1,500.00	1,500.00	2,025.00
28 "	Hartford Trust Co.,	"		3,800.00	3,800.00	6,460.00
10 "	Nat. Exchange,	"		500.00	500.00	650.00
4 "	Phoenix	"		400.00	400.00	500.00
5 "	United States,	"		500.00	500.00	1,950.00
8 "	Meriden National,	Meriden,		800.00	800.00	800.00
40 "	Central	"		3,000.00	3,000.00	3,600.00
40 "	First	"		4,000.00	4,000.00	4,200.00
25 "	Middlesex Co.	"		2,500.00	2,500.00	2,500.00
88 "	Middletown	"		6,600.00	6,600.00	9,240.00
5 "	Mystic River,	Mystic,		250.00	250.00	325.00
2 "	Nat. Tradesmen's,	New Haven,		200.00	200.00	320.00
20 "	New Haven Co. Nat.,	"		200.00	200.00	300.00
9 "	Merchants	"		450.00	450.00	585.00
11 "	Second	"		1,100.00	1,100.00	2,145.00
9 "	Yale	"		900.00	900.00	1,170.00
10 "	Nat. Bank Commerce,	New London,		1,000.00	1,000.00	1,500.00
20 "	" Whaling,	"		500.00	500.00	1,100.00
8 "	Union,	"		800.00	800.00	840.00
5 "	Fairfield Co. National,	Norwalk,		500.00	500.00	500.00
5 "	National,	"		500.00	500.00	515.00
3 "	First National,	Norwich,		800.00	800.00	240.00
23 "	Thames	"		2,300.00	2,300.00	3,450.00
184 "	First	Portland,		18,400.00	18,400.00	14,070.00
15 "	Southington National,	Southington,		1,500.00	1,500.00	1,500.00
17 "	Southport	Southport,		1,700.00	1,700.00	2,720.00
15 "	First	Stonington,		1,500.00	1,500.00	1,800.00
10 "	Brooks	Torrington,		1,000.00	1,000.00	1,350.00
20 "	Torrington	"		2,000.00	2,000.00	2,100.00
19 "	Waterbury	Waterbury,		950.00	950.00	1,620.00
5 "	Central	New York,		500.00	500.00	1,000.00
12 "	Fourth	"		1,200.00	1,200.00	2,940.00
20 "	Phoenix	"		400.00	400.00	560.00
1 "	Nat. Bank Commerce,	"		100.00	100.00	340.00
1 "	" " No. America,	"		100.00	100.00	260.00
Totals,				\$ 69,750.00	69,750.00	92,147.00

FREESTONE SAVINGS BANK, PORTLAND.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,248; total amount,	\$216,408.92
2	Number of depositors having \$1,000 and not over \$2,000,	88; total amount,	112,017.17
3	Number of depositors having over \$2,000 and not over \$10,000,	41; total amount,	145,516.48
4	Number of depositors having over \$10,000,	4; total amount,	46,945.62
5	Total number of depositors,	1,376; total deposits,	\$520,886.19
6	Largest amount due a single depositor,		14,875.96
7	Number of accounts opened during the past year, 114; number closed, 108; increase, 11.		
8	Amount deposited, including interest credited, during the past year,		78,630.62
9	Amount withdrawn during the past year,		51,833.09
10	Amount of increase,		26,797.53
11	Amount of income received during the past year was		29,894.54
12	Total expenses, including salaries, during the past year, were		2,370.02
13	State tax during the past year was		796.54
14	Dividends the past year:		
	2 per cent. paid Feb. 1, 1902; amount,	\$9,612.29	
	2 per cent. paid Aug. 1, 1902; amount,	9,810.06—	19,422.35
15	Net amount of premiums charged off the past year,		2,918.56
16	Total amount of loans of every description charged off the past year,		2,000.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		1,806.56
19	Amount of assets yielding no income the past year,		5,600.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,450.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1.44%
25	Net income from foreclosed real estate during the past year,		49.86
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in July.		

OFFICERS.— President, John H. Sage; Treasurer, F. Gildersleeve; Directors or Trustees: Hobart Davis, E. I. Bell, C. A. Sears, Chas. H. Edwards, Frederick DePeyster, A. N. Shepard, John H. Sage, Nelson Shepard, F. Gildersleeve.

GREENWICH SAVINGS BANK.

CHARLES E. MERRITT, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$185,470.00	Whole amount of deposits, . . .	\$408,110.19
Loans on collateral sec'y, . .	20,525.00	Surplus account, . . .	15,568.69
Loans on pers'l sec'y only, . .	17,812.50	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	54,000.00	paid, . . .	8,786.88
Town, city, school district,			
and corporation bonds, . .	75,540.00		
Bank stocks in Connecticut, .	3,689.00		
Real estate by foreclosure, .	7,896.21		
Insurance and taxes ad-			
vanced on real estate mort-			
gaged; . . .	62.50		
Revenue stamps, . . .	25.69		
Cash in banks, . . .	65,167.52		
Cash in vault, . . .	2,776.84		
Total Assets, . . .	\$432,465.26	Total Liabilities, . . .	\$432,465.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Greenwich notes, ... \$	54,000.00	54,000.00	54,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.			
70 Borough of Greenwich bonds, 4s, 1922, \$	70,000.00	73,500.00	73,500.00
2 Town of Greenwich bonds, 4s, 1915, \$	2,000.00	2,040.00	2,040.00
Totals, ... \$	72,000.00	75,540.00	75,540.00
BANK STOCKS.			
70 shares Stamford Bank, ... \$	2,100.00	3,689.00	3,850.00

GREENWICH SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,157; total amount,	\$188,310.15
2	Number of depositors having \$1,000 and not over \$2,000,	96; total amount,	116,694.53
3	Number of depositors having over \$2,000 and not over \$10,000,	31; total amount,	103,105.51
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,284; total deposits,	\$408,110.19
6	Largest amount due a single depositor,		8,142.50
7	Number of accounts opened during the past year, 310; number closed, 164; increase, 146.		
8	Amount deposited, including interest credited, during the past year,		229,942.43
9	Amount withdrawn during the past year,		166,701.76
10	Amount of increase,		63,240.72
11	Amount of income received during the past year was		18,557.55
12	Total expenses, including salaries, during the past year were		2,325.76
13	State tax during the past year was		744.70
14	Dividends the past year:		
	2 and 1½ per cent. paid Jan. 1, 1902; amount, \$6,323.91		
	2 and 1½ per cent. paid July 1, 1902; amount, 6,893.13—		13,217.04
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		784.66
17	Amount of past due paper at this time is		150.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		939.18
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		13,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0181
25	Net income from foreclosed real estate during the past year,		184.50
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July 3, 1902.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July 3, 1902.		
28	Dividend at rate of four per cent. per annum on \$1,000, and under, and at rate of 3½ per cent. over \$1,000.		

OFFICERS.—President, Robert M. Bruce; Treasurer, Charles E. Merritt; 1st Vice-President, John Dayton; 2d Vice-President, Willis H. Wilcox; Directors or Trustees: Thomas Ritch, Benjamin Wright, E. A. Sellick, Henry Webb, Erwin Edwards, Amos M. Brush, Augustus I. Mead, Charles A. Brooks, Amos W. Avery, Frederick A. Hubbard, George H. Dayton, James R. Meade, N. A. Knapp, Abram N. Meade.

GROTON SAVINGS BANK, MYSTIC.

HENRY B. NOYES, JR., Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$377,080.00	Whole amount of deposits,	\$985,188.00
Town, city, school district, and corporation bonds, .	170,000.00	Surplus account, . . .	88,187.12
Railroad bonds, . . .	865,000.00		
Bank stocks in Connecticut,	6,000.00		
Bank stocks in other States,	45,588.84		
Real estate by foreclosure,	56,562.95		
Cash in banks, . . .	8,148.88		
Total Assets, . . .	\$1,028,325.12	Total Liabilities, . . .	\$1,028,325.12

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.				
Town of Danbury, Conn.,	3½s, 1932, . \$	5,000.00	5,000.00	5,100.00
City of Pueblo, Col.,	4½s, 1914, .	10,000.00	10,000.00	10,400.00
" Fort Wayne, Ind.,	6s, 1914, .	5,000.00	5,000.00	6,250.00
" Joliet, Ill.,	4½s, 1910, .	5,000.00	5,000.00	5,400.00
" St. Paul, Minn.,	5s, 1915, .	10,000.00	10,000.00	11,500.00
" Duluth, "	6s, 1911, .	5,000.00	5,000.00	5,750.00
" Omaha, Neb.,	5s, 1912, .	15,000.00	15,000.00	16,850.00
" Atlantic City, N. J.,	4s, 1931, .	15,000.00	15,000.00	16,500.00
" Newark, "	4s, 1922, .	10,000.00	10,000.00	10,900.00
" Camden, "	4½s, 1923, .	10,000.00	10,000.00	11,800.00
" " "	4s, 1926, .	10,000.00	10,000.00	11,200.00
" Paterson, "	5s, 1914, .	10,000.00	10,000.00	11,500.00
" " "	5s, 1920, .	5,000.00	5,000.00	6,000.00
" " "	4s, 1907, .	5,000.00	5,000.00	5,800.00
" Canton, Ohio,	4½s, 1912, .	10,000.00	10,000.00	10,900.00
" Toledo, "	4½s, 1914, .	25,000.00	25,000.00	27,250.00
" Pawtucket, R. I.,	4s, 1934, .	5,000.00	5,000.00	5,500.00
" Racine, Wis.,	5s, 1916, .	5,000.00	5,000.00	5,900.00
" Muncie, Ind.,	5½s, 1915, .	5,000.00	5,000.00	5,800.00
Totals, ...	\$	170,000.00	170,000.00	189,300.00
RAILROAD BONDS.				
Ashtabula & Pittsburg,	6s, 1908, \$	10,000.00	10,000.00	11,000.00
Buffalo, New York & Erie,	7s, 1916, .	15,000.00	15,000.00	19,950.00
Burl., Cedar Rapids & Northern,	5s, 1934, .	20,000.00	20,000.00	24,600.00
Central R. R. of New Jersey,	5s, 1987, .	30,000.00	30,000.00	40,500.00

GROTON SAVINGS BANK, MYSTIC.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.				
Cedar Rapids & Missouri River,	7s, 1916, \$	20,000.00	20,000.00	27,400.00
Cleveland & Mahoning Valley,	5s, 1933,	20,000.00	20,000.00	25,600.00
Chicago, St. Paul, Minn. & Omaha,	6s, 1930,	25,000.00	25,000.00	34,500.00
Chicago, St. Louis & New Orleans,	5s, 1931,	5,000.00	5,000.00	6,350.00
Chicago & Eastern Illinois,	5s, 1937,	10,000.00	10,000.00	12,300.00
Chicago & Ind. Coal R. R. Co.,	5s, 1936,	5,000.00	5,000.00	6,150.00
Chicago, Rock Island & Pacific,	6s, 1917,	10,000.00	10,000.00	12,700.00
Chicago, Milwaukee & St. Paul:—				
Dubuque Division,	6s, 1920,	20,000.00	20,000.00	26,000.00
Southwestern Division,	6s, 1909,	5,000.00	5,000.00	5,650.00
C. & P. W. Division,	5s, 1921,	25,000.00	25,000.00	29,500.00
C. & L. Division,	5s, 1921,	5,000.00	5,000.00	5,850.00
Wis. & Minn. Division,	5s, 1921,	10,000.00	10,000.00	11,600.00
La Crosse & D. Division,	5s, 1919,	10,000.00	10,000.00	11,500.00
New York, New Haven & Hartford,	4s, 1908,	5,000.00	5,000.00	11,450.00
St. Paul, Minn. & Manitoba:—				
Dakota Extension,	6s, 1910,	15,000.00	15,000.00	17,250.00
Montana Extension,	4s, 1937,	5,000.00	5,000.00	5,800.00
Consolidated,	4½s, 1933,	15,000.00	15,000.00	16,800.00
Consolidated,	6s, 1933,	10,000.00	10,000.00	13,600.00
Eastern of Minn.,	4s, 1948,	15,000.00	15,000.00	16,050.00
Wilmar & Sioux Falls,	5s, 1938,	25,000.00	25,000.00	30,750.00
Morris & Essex,	7s, 1914,	10,000.00	10,000.00	13,500.00
Milwaukee, Lake Shore & Western,	6s, 1921,	15,000.00	15,000.00	20,100.00
Sunbury, Hazelton & Wilkesbarre,	5s, 1928,	5,000.00	5,000.00	5,400.00
Totals,		\$ 365,000.00	365,000.00	461,350.00
BANK STOCKS.				
120 shares Mystic River National,		\$ 6,000.00	6,000.00	7,200.00
60 " Nassau,	New York,	8,000.00	8,000.00	6,000.00
60 " Pacific,	"	3,000.00	3,000.00	7,200.00
30 " Importers' & Traders' Nat.,	"	3,000.00	3,000.00	20,400.00
150 " Hanover	" "	15,000.00	15,000.00	96,000.00
40 " Fourth	" "	4,000.00	4,000.00	9,800.00
30 " Central	" "	3,000.00	3,000.00	5,700.00
60 " Merchants' Exchange	" "	3,000.00	3,000.00	4,800.00
33½ " Bank of the Metropolis,	"	3,333.34	3,333.34	15,000.00
25 " Bowery,	"	2,500.00	2,500.00	8,500.00
10 " National Citizens,	"	1,000.00	1,000.00	2,000.00
80 " Mechanics' Nat.,	St. Louis,	4,750.00	4,750.00	8,850.00
Totals,		\$ 51,583.34	51,583.34	190,950.00

GROTON SAVINGS BANK, MYSTIC.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,779; total amount,	\$388,718.94
2	Number of depositors having \$1,000 and not over \$3,000, ...	162; total amount,	222,574.16
3	Number of depositors having over \$2,000 and not over \$10,000, ...	105; total amount,	848,862.70
4	Number of depositors having over \$10,000,	2; total amount,	24,987.20
5	Total number of depositors, ...	2,048; total deposits,	\$985,188.00
6	Largest amount due a single depositor,		14,250.06
7	Number of accounts opened during the past year, 226; number closed, 167; increase, 59.		
8	Amount deposited, including interest credited, during the past year,		149,185.23
9	Amount withdrawn during the past year, ...		110,222.87
10	Amount of increase, ...		38,962.36
11	Amount of income received during the past year was		54,177.06
12	Total expenses, including salaries, during the past year, were		1,985.01
13	State tax during the past year was		2,111.25
14	Dividends the past year:		
	2 per cent. paid April 1, 1902; amount, \$18,405.23		
	2 per cent. paid October 1, 1902; amount, 18,775.00—		37,180.23
15	Net amount of premiums charged off the past year, ...		1,491.85
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		9,531.21
19	Amount of assets yielding no income the past year, ...		29,215.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		20,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...		8½
25	Net income from foreclosed real estate during the past year, ...		1,915.38
26	Date of annual meeting of Incorporators to elect Trustees or Directors, in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, in July.		

OFFICERS.—President, Henry B. Noyes; Treasurer, Henry B. Noyes, Jr.; Directors or Trustees, John O. Fish, William E. Wheeler, J. A. Rathbun, Henry B. Noyes, Jr., Frederic Denison.

GUILFORD SAVINGS BANK.

CHAS. GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$129,980.00	Whole amount of deposits, . . .	\$300,189.55
Loans on collateral security, . . .	12,775.00	Surplus account, . . .	12,000.00
Loans on personal security only, . . .	1,805.00	Interest account, less current expenses and taxes paid, . . .	2,798.53
Town, city, and borough notes and orders, . . .	15,480.00	Profit and loss account, . . .	845.51
Town, city, school district, and corporation bonds, . . .	38,000.00	Rent account, . . .	80.00
Railroad bonds, . . .	72,481.25		
Bank stocks in Connecticut, . . .	26,299.00		
Real estate by foreclosure, . . .	890.00		
Insurance and taxes advanced on real estate mortgaged, . . .	8.16		
Cash in banks, . . .	16,571.87		
Cash in vault, . . .	1,128.31		
Total Assets, . . .	\$315,363.59	Total Liabilities, . . .	\$315,363.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Guilford, ... \$	12,000.00	12,000.00	12,000.00
Borough of "	3,480.00	3,480.00	3,480.00
Totals, ... \$	15,480.00	15,480.00	15,480.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Duluth, Minn., ... 4s, 1920, \$	4,000.00	4,000.00	4,320.00
" Cincinnati, Ohio, ... 7s, 1904, . . .	3,000.00	3,000.00	3,300.00
" Portland, Ore., ... 5s, 1923, . . .	5,000.00	5,000.00	6,000.00
" Denver, Colo., ... 4s, 1904, . . .	5,000.00	5,000.00	5,000.00
" Colorado Springs, Col., ... 4s, 1910, . . .	5,000.00	5,000.00	5,000.00
" Muskegon, Mich., ... 4s, 1918, . . .	6,000.00	6,000.00	6,420.00
" Atlantic City, N. J., ... 4s, 1911, . . .	5,000.00	5,000.00	5,080.00
Town of Southington, Conn., ... 4s, 1917, . . .	5,000.00	5,000.00	5,600.00
Totals, ... \$	38,000.00	38,000.00	40,720.00

GUILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Baltimore & Cumb. Valley Ex.,	6s,	1931,	\$	4,000.00	4,000.00	5,200.00
Northwestern Union,	7s,	1917,		3,500.00	3,500.00	5,000.00
Chicago, Milwaukee & St. Paul:—						
Fargo & Southern,	6s,	1924,		3,000.00	3,700.00	3,980.00
Southern Minn. Div.,	6s,	1910,		3,000.00	3,500.00	3,500.00
Chicago & Pacific Div.,	6s,	1910,		2,000.00	2,800.00	2,300.00
St. Paul, Minneapolis & Manitoba						
Dak. Extension,	6s,	1910,		2,000.00	2,000.00	2,300.00
Minneapolis & St. Louis, rfdg.,	4s,	1949,		20,000.00	20,000.00	20,800.00
Montana Central,	6s,	1937,		12,000.00	15,931.25	16,920.00
Chi. & Eastern Ill., gen. con.,	5s,	1937,		5,000.00	6,100.00	6,150.00
Potomac Valley,	5s,	1941,		10,000.00	11,400.00	11,500.00
Totals,			\$	64,500.00	72,431.25	77,650.00
BANK STOCKS.						
20 shares First National, Meriden,			\$	2,000.00	2,500.00	4,000.00
10 " New Britain Nat'l, New Britain,				1,000.00	1,500.00	1,600.00
80 " First National, Norwich,				3,000.00	3,000.00	3,000.00
68 " Yale " New Haven,				6,800.00	6,800.00	8,840.00
25 " Merchants Nat'l, "				1,250.00	1,250.00	1,550.00
332 " New Haven Co. " "				3,320.00	3,320.00	4,980.00
33 " Second " "				3,300.00	4,929.00	6,435.00
80 " Guilford National, Guilford,				3,000.00	3,000.00	3,000.00
Totals,			\$	23,670.00	26,299.00	38,405.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,206; total amount,	\$195,898.54
2	Number of depositors having \$1,000 and not over \$2,000,	67; total amount,	86,382.00
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	17,909.01
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,280; total deposits,	\$300,189.55
6	Largest amount due a single depositor,		8,234.40
7	Number of accounts opened during the past year, 199; number closed, 118; increase, 81.		

GUILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$88,732.03
9	Amount withdrawn during the past year, ...	42,325.70
10	Amount of increase, ...	46,396.33
11	Amount of income received during the past year was	14,201.82
12	Total expenses, including salaries, during the past year, were	1,278.73
13	State tax during the past year was	465.88
14	Dividends the past year:—	
	2 per cent. paid January 1, 1902; amount, \$4,720.67	
	2 per cent. paid July 1, 1902; amount, 5,150.87—	9,871.54
15	Net amount of premiums charged off the past year, ...	1,932.50
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	3,527.69
19	Amount of assets yielding no income the past year, ...	1,400.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	6,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	8,990.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	6%
25	Net income from foreclosed real estate during the past year, ...	105.32
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in October.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in October.	
28	No discrimination.	

OFFICERS.—President, E. H. Butler; Treasurer, Chas. Griswold; Directors or Trustees, E. H. Butler, Chas. H. Post, B. Monroe, Charles Griswold, Joseph E. Dudley, Edward Elliot, Washington E. Griswold, Calvin M. Leete, E. Walter Leete, Richard M. Leete, Edgar P. Rosseter, John H. Meigs, John W. Norton, Geo. Munger, Samuel G. Redfield, Wm. R. Foote, Chas. Page, Martin C. Bishop, E. E. Post, Frederick U. Spencer, Richard H. Woodruff, Sturges G. Redfield, George H. Bartlett, Frank E. Smith, Frank C. Dowd.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,767.71	Whole amount of deposits, . .	\$14,692.98
Loans on collateral security, . .	1,551.57	Surplus account, . . .	1,822.58
Loans on personal sec'y only, . .	676.83	Interest account, less current	
Town, city, and borough		expenses and taxes paid, . .	274.28
notes and orders, . . .	8,075.00	Profit and loss account, . .	1,808.87
School district notes and			
orders, . . .	915.00		
Bank stocks in Connecticut, . .	2,400.00		
Corporation stock, . . .	500.00		
Cash in banks, . . .	607.60		
Cash in vault, . . .	105.45		
Total Assets, . . .	\$18,598.66	Total Liabilities, . . .	\$18,598.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Town orders, ... \$	8,075.00	8,075.00	8,075.00
School district orders, ...	915.00	915.00	915.00
Totals, ... \$	8,990.00	8,990.00	8,990.00
BANK STOCK.			
20 shares Conn. Trust and Safe Deposit Co., . . \$	2,000.00	2,000.00	3,700.00
4 " City Bank, Hartford, Conn., . . .	400.00	400.00	360.00
Totals, ... \$	2,400.00	2,400.00	4,060.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	57; total amount,	\$3,898.09
2	Number of depositors having \$1,000 and not over \$2,000,	8; total amount,	3,751.82
3	Number of depositors having over \$2,000 and not over \$10,000,	3; total amount,	7,048.07
4	Number of depositors having over \$10,000, . . .	0; total amount,	0
5	Total number of depositors, . . .	68; total deposits,	\$14,692.98
6	Largest amount due a single depositor, . . .		2,501.48
7	Number of accounts opened during the past year, 6; number closed, 6; decrease, 0.		
8	Amount deposited, including interest credited, during the past year, ...		5,522.81

HIGGANUM SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year, ...	\$5,546.49
10	Amount of decrease, ...	23.68
11	Amount of income received during the past year was	1,074.40
12	Total expenses, including salaries, during the year, were	187.48
13	State tax during the past year was	1.00
14	Dividends the past year:	
	2 per cent. paid Dec. 31, 1901; amount, \$282.82	
	2 per cent. paid June 30, 1902; amount, 274.87	557.19
15	Net amount of premiums charged off the past year, ...	0
16	Total amount of loans of every description charged off the past year, ...	309.29
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	365.61
19	Amount of assets yielding no income during the past year, ...	0
20	Loans on real estate—are they all first mortgage?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	950.00
22	Largest amount of personal loan to any one individual, firm, company, society or corporation, ...	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in August.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in August.	

OFFICERS.—President, George M. Clark; Treasurer, Clement S. Hubbard; Directors or Trustees, Geo. M. Clark, Thomas J. Clark, George B. Hubbard, Orlando Burr, Ralph E. Thayer, Frederick Kelsey, Clement S. Hubbard.

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1887.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$4,085.00	Whole amount of deposits,	\$5,708.88
Cash in banks,	2,078.87	Surplus account,	455.04
Total Assets,	\$6,163.87	Total Liabilities,	\$6,163.87

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	84 ; total amount,	\$4,425.66
2	Number of depositors having \$1,000 and not over \$2,000,	1 ; total amount,	1,288.17
3	Number of depositors having over \$2,000 and not over \$10,000,	0 ; total amount,	0
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	85 ; total deposits,	\$5,708.88
6	Largest amount due a single depositor,		1,288.17
7	Number of accounts opened during the past year, 7 ; number closed, 3 ; increase 4,		
8	Amount deposited, including interest credited, during the past year,		7,886.18
9	Amount withdrawn during the past year,		5,628.64
10	Amount of increase,		2,207.54
11	Amount of income received during the past year was		260.74
12	Total expenses, including salaries, during the past year, were		217.53
13	State tax during the past year was		1.00
14	Dividends the past year :		
	4 per cent. paid 19 ; amount,	\$500.00	
	3½ per cent. paid 19 ; amount,	500.00—	1,000.00
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		250.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		88.98
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate— are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		875.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, .		0

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.—
CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

- | | | |
|----|---|---|
| 25 | Net income from foreclosed real estate during the past year, | 0 |
| 26 | Date of annual meeting of Incorporators to elect Trustees or Directors, July. | |
| 27 | Date of annual meeting to elect President, Treasurer, and other officers, July. | |

OFFICERS.— President, Patrick Coughlin ; Treasurer, J. F. Noble ; Directors or Trustees, Frank M. Wilson, Zalmon Goodsell, Russell T. Whiting, George C. Waldo, George Toomey, Alexander Levery, James Spargo, Leo C. Lyon, Theodore Leavenworth.

JEWETT CITY SAVINGS BANK.

FRANK E. ROBINSON, Treasurer.

INCORPORATED, 1878.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$300,877.00	Whole amount of deposits, . . .	\$917,825.96
Loans on collateral sec'ty, . . .	72,024.20	Surplus account, . . .	50,000.00
Loans on personal sec'ty only, . . .	83,889.59	Profit and loss account, . . .	4,032.28
Town and borough notes, . . .	41,660.00		
Town, city, and borough bonds, . . .	201,000.00		
Railroad bonds, . . .	180,000.00		
Bank stocks in Connecticut, . . .	102,350.00		
Bank stocks in other States, . . .	2,500.00		
Real estate by foreclosure, . . .	8,425.28		
Banking house, . . .	7,000.00		
Cash in banks, . . .	9,989.11		
Cash in vault, . . .	12,143.08		
Total Assets, . . .	\$971,858.19	Total Liabilities, . . .	\$971,858.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES.			
Town of Lisbon, Conn., ...	\$ 12,235.00	12,235.00	12,235.00
Town of Griswold, Conn., ...	8,000.00	8,000.00	3,000.00
Borough of Jewett City, ...	26,425.00	26,425.00	26,425.00
Totals, ...	\$ 41,660.00	41,660.00	41,660.00
TOWN, CITY, AND BOROUGH BONDS.			
Town of Griswold, Conn., 8 ¹ / ₂ s, 1920, ...	\$ 60,000.00	60,000.00	61,500.00
" Groton, " 4s, 1905-1911, ...	20,000.00	20,000.00	21,000.00
" Norwalk, " 4s, 1921, ...	10,000.00	10,000.00	11,000.00
" Middletown, " 4s, 1910, ...	5,000.00	5,000.00	5,600.00
Borough of Danbury, " 4s, 1909, ...	5,000.00	5,000.00	5,400.00
City of Norwich, " 5s, 1908, ...	15,000.00	15,000.00	16,500.00
" Cincinnati, Ohio, 6s, 1906, ...	22,000.00	22,000.00	23,500.00
" " " 7 ¹ / ₂ s, 1906, ...	9,000.00	9,000.00	10,000.00
" Kansas City, Mo., 4s, 1910, ...	10,000.00	10,000.00	10,500.00
" Terre Haute, Ind., 4 ¹ / ₂ s, 1907, ...	10,000.00	10,000.00	10,800.00
" Paterson, N. J., 4s, 1910, ...	10,000.00	10,000.00	10,500.00
" Tacoma, Wash., 4s, 1913, ...	10,000.00	10,000.00	11,000.00
" Minneapolis, Minn., 4s, 1919, ...	10,000.00	10,000.00	11,000.00
" Duluth, " 4s, 1920, ...	5,000.00	5,000.00	5,500.00
Totals, ...	\$ 201,000.00	201,000.00	213,700.00

JEWETT CITY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Chicago, Rock Island & Pacific,	4s, 1988, \$	40,000.00	40,000.00	43,300.00
" Milwaukee & St. Paul,	5s, 1921,	10,000.00	10,000.00	12,100.00
" " "	6s, 1910,	8,000.00	8,000.00	8,400.00
Staten Island,	4½s, 1943,	20,000.00	20,000.00	21,000.00
Mineral Range,	5s, 1931,	19,000.00	19,000.00	21,000.00
Joliet & Northern Indiana,	7s, 1907,	15,000.00	15,000.00	17,500.00
Oswego & Rome,	7s, 1915,	7,000.00	7,000.00	10,000.00
New London Northern,	5s, 1910,	5,000.00	5,000.00	5,500.00
Buffalo & Susquehanna,	5s, 1913,	16,000.00	16,000.00	17,000.00
Illinois Central,	8½s, 1953,	15,000.00	15,000.00	15,300.00
Minneapolis & St. Louis,	4s, 1949,	30,000.00	30,000.00	31,200.00
Totals,	\$	180,000.00	180,000.00	197,300.00
BANK STOCKS.				
400 shares Thames Nat.,	Norwich, Conn., \$	40,000.00	51,350.00	66,000.00
100 " Uncas "	" "	10,000.00	10,000.00	10,000.00
75 " First "	" "	7,500.00	10,000.00	5,825.00
140 " Nat. Bk. of Com.,	N. London, "	14,000.00	14,000.00	17,000.00
50 " Hartford Nat.,	Hartford, "	5,000.00	5,000.00	7,000.00
50 " City,	" "	5,000.00	5,000.00	5,000.00
50 " First Nat.,	Middletown, "	5,000.00	5,000.00	5,500.00
20 " " "	Stonington, "	2,000.00	2,000.00	2,400.00
25 " Central Nat.,	New York, N. Y.,	2,500.00	2,500.00	4,875.00
Totals,	\$	91,000.00	104,850.00	123,400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,633; total amount,	\$331,148.06
2	Number of depositors having \$1,000 and not over \$2,000,	167; total amount,	223,351.43
3	Number of depositors having over \$2,000 and not over \$10,000,	108; total amount,	327,097.63
4	Number of depositors having over \$10,000,	8; total amount,	36,228.85
5	Total number of depositors,	1,911; total deposits,	\$917,825.96
6	Largest amount due a single depositor,		14,214.47
7	Number of accounts opened during the past year, 321; number closed, 330; decrease, 9.		
8	Amount deposited, including interest credited, during the past year,		146,971.31
9	Amount withdrawn during the past year,		190,074.90
10	Amount of decrease,		43,103.59
11	Amount of income received during the past year, was		45,355.78

JEWETT CITY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Total expenses, including salaries, during the past year, were . . .	\$2,970.80
13	State tax during the past year was	1,896.64
14	Dividends the past year:	
	1½ per cent. paid April 1, 1902; amount, ...	\$15,868.81
	1½ per cent. paid Oct. 1, 1902; amount, ...	15,881.67—
15	Net amount of premiums charged off the past year, ...	500.00
16	Total amount of loans of every description charged off the past year, ...	17,960.00
17	Amount of past due paper at this time is	18,690.79
18	Net amount carried to surplus, or profit and loss, during the past year, ...	18,949.59
19	Amount of assets yielding no income the past year, ...	22,115.79
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	15,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	22,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	About ½%
25	Net income from foreclosed real estate during the past year, ...	40.68
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.— President, James O. Sweet; Vice-Presidents, Alfred A. Young, Edward M. Anthony; Secretary and Treasurer, Frank E. Robinson; Directors, Israel Mathewson, Stephen Tiffany, Elias H. Chapman, James E. Fuller, Edward F. Burleson, Clark W. Reynolds, Frank E. Robinson, John C. Hawkins, Daniel L. Phillips.

THE LITCHFIELD SAVINGS SOCIETY.

CHARLES H. COIT, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$888,797.50	Whole amount of deposits, \$1,462,765.97	
Loans on collateral sec'y, . .	96,812.50	Surplus account, . . .	45,000.00
Loans on pers'l sec'y only, . .	57,975.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	9,000.00	paid, ...	52,841.51
Town, city, school district,			
and corporation bonds, . .	419,600.00		
Railroad bonds, . . .	461,000.00		
Bank stocks in Connecticut, . .	79,840.00		
Bank stocks in other States, . .	86,292.00		
Real estate by foreclosure, . .	5,205.00		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, ...	186.72		
Cash in banks, ...	6,898.76		
Total Assets, . . .	\$1,560,607.48	Total Liabilities, . .	\$1,560,607.48

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.				
Borough of Litchfield, ... \$		4,000.00	4,000.00	4,000.00
Town of Litchfield, ...		5,000.00	5,000.00	5,000.00
Totals, ... \$		9,000.00	9,000.00	9,000.00
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.				
Town of Litchfield, Conn.,	4s, 1896-1901, \$	60,000.00	60,000.00	60,000.00
“ “	6s, 1906-1911,	20,000.00	20,000.00	21,600.00
“ Morris, “	4½s, 1886-1901,	5,600.00	5,600.00	5,600.00
“ Thomaston, “	4s, 1904,	20,000.00	20,000.00	20,000.00
“ Windham, “	4s, 1925,	10,000.00	10,000.00	10,900.00
City of Duluth, Minn., Park,	4s, 1921,	8,000.00	8,000.00	8,210.00
“ Minneapolis, Minn.,				
“ Impt. W. Works,	4s, 1920,	40,000.00	40,000.00	43,800.00
“ Minneapolis, Minn.,				
“ Park,	4s, 1922,	12,000.00	12,000.00	13,200.00
“ Toledo, O., Bridge,	4½s, 1913,	5,000.00	5,000.00	4,450.00
“ “ Park Imp.,	4s, 1922,	6,000.00	6,000.00	6,480.00
“ St. Paul, Minn.,	4½s, 1917,	10,000.00	10,000.00	11,200.00
“ Chicago, Ill.,	4s, 1921,	35,000.00	35,000.00	33,150.00
“ Topeka, Kan.,	5s, 1910,	25,000.00	25,000.00	27,250.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Ansonia, Conn., 4s, 1905-1915, \$	10,000.00	10,000.00	10,175.00
" Pawtucket, R.I., Sewer, 4s, 1934,	10,000.00	10,000.00	10,900.00
" " " G. & H. 4s, 1923,	10,000.00	10,000.00	10,700.00
" Kansas City, Mo., Jgmt., 4½s, 1915,	30,000.00	30,000.00	33,600.00
" Omaha, Neb., City Hall, 5s, 1911,	10,000.00	10,000.00	10,800.00
" Portland, Ore., Water, 5s, 1923,	6,000.00	6,000.00	7,020.00
" " " Bridge, 5s, 1925,	17,000.00	17,000.00	20,145.00
" Woonsocket, R.I., Fdg., 4s, 1927,	30,000.00	30,000.00	32,700.00
" Los Angeles, Cal., F. D., 4s, 1923,	1,000.00	1,000.00	1,095.00
" " " Tunnel, 4s, 1926-1932,	39,000.00	39,000.00	42,900.00
Totals,	\$ 419,600.00	419,600.00	450,875.00
RAILROAD BONDS.			
Chicago and Tomah, 6s, 1905, \$	15,000.00	15,000.00	16,050.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Div. 5s, 1910,	20,000.00	20,000.00	21,600.00
La Crosse & Davenport 5s, 1919,	25,000.00	25,000.00	28,750.00
Southwestern " 6s, 1909,	35,000.00	35,000.00	39,725.00
Dubuque " 6s, 1920,	25,000.00	25,000.00	32,000.00
Hastings & Dakota " 7s, 1910,	20,000.00	20,000.00	24,300.00
Southern Minn. " 6s, 1910,	10,000.00	10,000.00	11,500.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	10,000.00	10,000.00	10,600.00
New York, Providence & Boston, 4s, 1942,	13,000.00	13,000.00	13,910.00
Pittsburg, McKeesport & Yough'y, 6s, 1932,	4,000.00	4,000.00	5,560.00
Terre Haute & Indianapolis, 5s, 1925,	10,000.00	10,000.00	10,600.00
Staten Island Railway, 4½s, 1943,	24,000.00	24,000.00	24,720.00
Illinois Central, Springfield Division, 3½s, 1951,	50,000.00	50,000.00	50,000.00
Clearfield & Mahoning Guard, 5s, 1943,	25,000.00	25,000.00	30,625.00
Chicago, Rock Island & Pacific, 4s, 1938,	100,000.00	100,000.00	108,000.00
Baltimore & Cumberland, V. Ex., 6s, 1931,	5,000.00	5,000.00	6,500.00
St. Paul, Minn. & M. Consol., 4½s, 1933,	20,000.00	20,000.00	22,550.00
Minn. & St. Louis, 1st & Ref., 4s, 1949,	10,000.00	10,000.00	10,400.00
St. Paul, Minn. & Man. Montana Ex., 4s, 1937,	30,000.00	30,000.00	31,500.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,500.00
Totals,	\$ 461,000.00	461,000.00	512,390.00
CONNECTICUT BANK STOCKS.			
110 shares Waterbury National, \$	5,500.00	8,250.00	8,250.00
120 " Citizens " Waterbury,	12,000.00	15,000.00	15,600.00
10 " Birmingham " Derby,	1,000.00	1,500.00	1,500.00
112 " Phoenix " Hartford,	11,200.00	13,000.00	13,888.00
110 " Hartford " "	10,000.00	13,500.00	13,200.00
42 " Fars. & Mechs. " "	4,200.00	4,600.00	5,208.00
21 " State, " "	2,100.00	2,100.00	2,688.00

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CONNECTICUT BANK STOCKS.—CONTINUED.						
25 shares	National Exchange,	Hartford,	\$	1,250.00	1,500.00	1,600.00
21 "	American National,	"		1,050.00	1,300.00	1,512.00
50 "	First National,	"		5,000.00	5,500.00	6,500.00
25 "	Charter Oak National,	"		2,500.00	2,250.00	2,350.00
55 "	First National,	Litchfield,		5,500.00	4,540.00	5,500.00
10 "	Yale National,	New Haven,		1,000.00	1,100.00	1,300.00
15 "	National Tradesmen's,	"		1,500.00	2,000.00	2,400.00
31 "	City,	"		3,100.00	3,700.00	4,588.00
Totals,				\$ 66,900.00	79,840.00	86,084.00
NEW YORK BANK STOCKS.						
80 shares	National Park,		\$	3,000.00	7,500.00	18,900.00
20 "	Importers & Traders National,			2,000.00	10,000.00	18,800.00
158 "	Mechanics	"		3,825.00	6,592.00	10,972.00
16 "	Fourth	"		1,600.00	2,500.00	3,900.00
11 "	First	"		1,100.00	3,000.00	7,750.00
10 "	National Bank of Commerce,			1,000.00	1,750.00	3,850.00
7 "	Bank of America,			700.00	1,750.00	3,780.00
20 "	American Exchange National,			2,000.00	3,200.00	5,500.00
				\$ 15,225.00	36,292.00	67,452.00
Totals,				\$ 82,125.00	116,132.00	153,536.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,314; total amount,	\$501,987.16
2	Number of depositors having \$1,000 and not over \$2,000,	280; total amount,	372,399.16
3	Number of depositors having over \$2,000 and not over \$10,000,	148; total amount,	517,825.42
4	Number of depositors having over \$10,000,	6; total amount,	71,054.23
5	Total number of depositors,	2,748; total deposits,	\$1,462,765.97
6	Largest amount due a single depositor,		16,648.30
7	Number of accounts opened during the past year, 251; number closed, 231; increase, 30.		
8	Amount deposited, including interest, credited during the past year,		255,740.11
9	Amount withdrawn during the past year,		196,008.45
10	Amount of increase,		59,731.66
11	Amount of income received during the past year was		68,909.06

THE LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Total expenses, including salaries, during the past year, were . . .	\$3,256.44
13	State tax during the past year was . . .	8,011.76
14	Dividends the past year:—	
	2 per cent. paid Jan. 1, 1902; amount, . . . \$27,875.20	
	2 per cent. paid July 1, 1902; amount, . . . 27,944.21—	55,819.41
15	Net amount of premiums charged off the past year, . . .	0
16	Total amount of loans etc. of every description charged off the past year, . . .	607.75
17	Amount of past due paper at this time is 0. Amount loans with interest in arrears, . . .	6,000.00
18	Net amount carried to surplus, or profit and loss, during the past year, was . . .	0
19	Amount of assets yielding no income the past year, . . .	6,000.00
20	Loans on real estate— are they all first mortgages? . . .	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	30,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	43,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	2.58%
25	Net income from foreclosed real estate during the past year, . . .	184.25
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in June.	

OFFICERS.— President, George M. Woodruff; Treasurer, Charles H. Colt; Directors or Trustees, George M. Woodruff, President, *ex officio*, George Kenney, Vice-president, *ex officio*, Charles H. Colt, Treasurer, *ex officio*, Almon E. Fuller, John T. Hubbard, William T. Marsh, James P. Woodruff, Eugene W. Meafoy.

MARINERS SAVINGS BANK, NEW LONDON.

JOHN E. DARROW, Treasurer.

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$650,345.00	Whole amount of deposits,	\$2,658,650.58
Loans on collateral security,	62,450.00	Surplus account,	102,650.00
Loans on personal sec'y only,	5,700.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders,	47,500.00	paid,	13,047.93
Town, city, school district,		Profit and loss account,	35,406.04
and corporation bonds,	664,490.00	Rent account,	3,457.00
Railroad bonds,	1,289,850.00	Premium extinguishment,	31,483.00
Railroad stocks,	6,978.65		
Bank stocks in Connecticut,	82,797.50		
Bank stocks in other States,	300.00		
Real estate by foreclosure,	1,962.34		
Banking house site,	15,004.60		
Insurance and taxes ad-			
vanced on real estate			
mortgaged,	12.91		
Cash in banks,	16,064.64		
Cash in vault,	1,198.91		
Total Assets,	\$2,844,644.55	Total Liabilities,	\$2,844,644.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY NOTES AND ORDERS.			
Town of Waterford, Conn.,	\$ 40,000.00	40,000.00	40,000.00
City of New London, "	7,500.00	7,500.00	7,500.00
Totals,	\$ 47,500.00	47,500.00	47,500.00
RAILROAD STOCKS.			
Pere Marquette R. R. Co., 152 shares,	\$ 15,200.00	6,978.65	12,920.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.			
City of New London, Ct., 7s, 1905,	\$ 40,000.00	40,500.00	44,000.00
Town of Waterford, " 4s, 1907,	30,000.00	30,000.00	30,900.00
" Glastonbury, " 4s, 1928,	35,000.00	35,000.00	37,975.00
Cent. Sch. Dist., Water'by, 4½s, 1928-1930,	30,000.00	32,800.00	35,250.00
City of Pawtucket, R. I., 4s, 1934,	20,000.00	20,000.00	21,920.00
" Hoboken, N. J., 4s, 1917,	43,000.00	43,000.00	47,780.00
" Columbus, Ohio, 4½s, 1921,	50,000.00	52,200.00	57,000.00
" " " 4s, 1910,	50,000.00	50,000.00	51,700.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.			
City of Cincinnati, Ohio, 6s, 1909, . \$	20,000.00	20,600.00	23,100.00
“ Hamilton, “ 5s, 1909-1918, .	25,000.00	26,500.00	27,600.00
“ Paducah, Ky., 4½s, 1926, .	66,000.00	70,800.00	76,692.00
“ Muncie, Ind., 5½s, 1915, .	15,000.00	15,000.00	17,325.00
“ Sioux City, Iowa, 4½s, 1906, .	20,000.00	20,000.00	20,750.00
“ Racine, Wis., 5s, 1906, .	30,000.00	30,000.00	31,665.00
“ Superior, “ 6s, 1910, .	25,000.00	25,000.00	25,000.00
“ Omaha, Neb., 5s, 1909, .	25,000.00	26,400.00	27,900.00
“ “ 4½s, 1910, .	8,000.00	8,190.00	8,210.00
“ Tacoma, Wash., 5s, 1913, .	50,000.00	50,000.00	55,250.00
“ Portland, Ore., 5s, 1923, .	50,000.00	55,000.00	56,750.00
“ “ (Albina), Ore., 6s, 1921, .	15,000.00	18,500.00	20,175.00
Totals, ... \$	642,000.00	664,490.00	711,292.00
RAILROAD BONDS.			
N. Y., Providence & Boston, 4s, 1912, \$	25,000.00	25,450.00	26,000.00
Chic., Rock Island & Pacific, 6s, 1917, .	20,000.00	23,300.00	25,850.00
“ “ “ 4s, 1988, .	100,000.00	109,000.00	110,000.00
Pitts., Ft. Wayne & Chicago, 7s, 1912, .	10,000.00	12,000.00	18,000.00
Sharon Railway, 4½s, 1919, .	10,000.00	10,340.00	11,000.00
Chicago, Mil. & St. Paul:—			
Chicago & Pacific West'n, 5s, 1921, .	50,000.00	55,582.00	59,000.00
LaCrosse & Davenport, 5s, 1919, .	20,000.00	19,300.00	23,200.00
Mineral Point, 5s, 1910, .	60,000.00	60,000.00	65,400.00
Hastings & Dakota, 7s, 1910, .	25,000.00	31,590.00	31,600.00
Chicago & Missouri River, 5s, 1926, .	25,000.00	30,220.00	31,500.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, .	30,000.00	34,460.00	37,500.00
Northwestern Union, 7s, 1917, .	20,000.00	25,475.00	27,550.00
Mil., Lake Shore & West'n, 6s, 1921, .	50,000.00	65,800.00	67,250.00
“ “ Extension, 5s, 1929, .	15,000.00	18,800.00	18,525.00
Menominee Extension, 7s, 1911, .	20,000.00	25,700.00	25,700.00
Delaware & Bound Brook, 7s, 1905, .	25,000.00	27,600.00	27,600.00
Iowa Falls & Sioux City, 7s, 1917, .	5,000.00	6,000.00	6,875.00
Ill. Central, Springfield Div., 3½s, 1928, .	25,000.00	125,000.00	25,000.00
Sunbury & Lewiston, 4s, 1936, .	25,000.00	25,000.00	26,400.00
Peoria & Pekin Union, 6s, 1921, .	88,000.00	112,110.00	115,280.00
Chicago & Eastern Illinois, 5s, 1937, .	10,000.00	12,387.50	12,540.00
“ “ “ 6s, 1934, .	14,000.00	19,512.50	20,000.00
Chic., Bur. & Q., Iowa Div., 4s, 1919, .	49,000.00	49,000.00	50,825.00
“ “ “ Neb. Ex., 4s, 1927, .	25,000.00	26,900.00	27,000.00
Great Northern:—			
St. P., M. & M., 6s, 1909, .	25,000.00	29,800.00	29,800.00
“ “ “ Dakota Ex., 6s, 1910, .	50,000.00	60,530.50	58,100.00
“ “ “ Mon. Ex., 4s, 1937, .	25,000.00	27,060.00	27,000.00
“ “ “ con. gold, 4½s, 1933, .	100,000.00	115,937.50	115,950.00

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Great Northern:—			
St. P., M. & M., con. gold, 6s, 1983, \$	10,000.00	18,865.00	14,400.00
" " E. Ry., Minn., 4s, 1928-48,	25,000.00	27,280.00	27,280.00
" " Mon. Cent., 5s, 1987,	20,000.00	24,350.00	25,320.00
" " " 6s, 1987,	50,000.00	70,000.00	72,780.00
Minneapolis & St. Louis, 4s, 1949,	50,000.00	52,500.00	53,920.00
Detroit, Gr. Rapids & West'n, 4s, 1946,	18,500.00	18,500.00	18,500.00
Totals, ...	\$1,119,500.00	1,289,850.00	1,327,645.00
BANK STOCKS.			
200 shares Thames National, Norwich, \$	20,000.00	28,400.00	33,000.00
200 " Nat. B'k of Com., N. London,	20,000.00	21,450.00	29,000.00
200 " Union Bank, "	20,000.00	20,987.50	21,000.00
400 " Nat. Whaling Bank, "	10,000.00	12,000.00	18,000.00
100 " Met. Nat'l, N. Y. (in liquidation),	.....	300.00	300.00
Totals, ...	\$ 70,000.00	83,087.50	101,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,581; total amount,	\$394,750.99
2	Number of depositors having \$1,000 and not over \$2,000,	529; total amount,	708,717.07
3	Number of depositors having over \$2,000 and not over \$10,000,	316; total amount,	1,018,296.75
4	Number of depositors having over \$10,000,	8; total amount,	36,835.77
5	Total number of depositors,	4,429; total deposits,	\$2,658,650.58
6	Largest amount due a single depositor,		15,225.20
7	Number of accounts opened during the past year, 745; number closed, 650; increase, 95.		
8	Amount deposited, including interest credited, during the past year,		495,012.30
9	Amount withdrawn during the past year,		405,688.11
10	Amount of increase,		89,324.19
11	Amount of income received during the past year was		181,306.22
12	Total expenses, including salaries, during the past year were,		4,955.78
13	State tax during the past year was		6,023.48
14	Dividends the past year:		
	4 and 8 per cent. paid March, 1902; amount,	\$48,838.84	
	4 and 8 per cent. paid Sept., 1902; amount,	49,886.31—	98,225.15
15	Net amount of premiums charged off the past year,		0

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year was	\$6,538.80
19	Amount of assets yielding no income the past year,	25,300.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	84,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	42,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	.045%
25	Net income from foreclosed real estate during the past year,	82.34
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.	
28	Discrimination: 3% per annum on sums over \$3000.	

OFFICERS.— President, William H. Allen; Treasurer, John E. Darrow; Directors or Trustees, W. H. Allen, Chas. D. Boss, R. A. Brubeck, Charles W. Butler, Jeremiah D. Cronin, Elisha V. Daboll, A. R. Darrow, Courtland S. Darrow, J. E. Darrow, M. Willson Dart, Simon L. Ewald, W. Fitzmaurice, John Hopson, Jas. P. Johnston, Chas. H. Klinck, Daniel D. Latham, Daniel Latham, Walter Lewis, William T. May, Thos. A. Miner, Richard C. Morris, Fred. S. Newcomb, John C. Nichols, Frederick H. Parmelee, William L. Peckham, P. Hall Shurts, George E. Starr, Chas. W. Strickland, George C. Strong, George C. Williams.

MECHANICS SAVINGS BANK, HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,681,125.00	Whole amount of deposits,	\$6,140,107.22
Loans on collateral sec'y,	213,165.00	Surplus account,	101,686.71
Town orders,	10,000.00	Interest account, less cur-	
School district notes,	50.00	rent expenses and taxes	
Town and city bonds,	439,000.00	paid,	89,429.39
Railroad bonds,	2,404,195.00	Profit and loss account,	19,236.94
Bank stocks in Connecticut,	144,701.00		
Bank stocks in other States,	26,660.00		
Real estate by foreclosure,	188,840.67		
Cash in banks,	234,571.17		
Cash in vault,	8,202.42		
Total Assets,	\$6,850,510.26	Total Liabilities,	\$6,850,510.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Bolton,	\$ 10,000.00	10,000.00	10,000.00
SCHOOL DISTRICT NOTES.			
South Bolton,	\$ 50.00	50.00	50.00
TOWN AND CITY BONDS.			
Bloomfield, 3½s, 1920,	\$ 32,000.00	32,000.00	32,000.00
Middlefield, 3½s, 1909,	20,000.00	20,000.00	20,000.00
Denver (South Denver), Col., 6s, 1904,	27,000.00	27,000.00	27,675.00
" " " 6s, 1906,	31,000.00	31,000.00	33,480.00
Duluth (New Duluth), Minn., 6s, 1914,	47,000.00	47,000.00	55,460.00
Minneapolis, " 4s, 1917,	50,000.00	50,000.00	54,000.00
Omaha, Neb., 5s, 1904,	25,000.00	25,000.00	25,500.00
" " 5s, 1912,	25,000.00	25,000.00	27,500.00
" " 4s, 1903-11,	58,000.00	58,000.00	58,580.00
Paterson, N. J., 4½s, 1905,	10,000.00	10,000.00	10,200.00
" " 4½s, 1906,	10,000.00	10,000.00	10,300.00
" " 4½s, 1910,	50,000.00	50,000.00	53,000.00
Toledo, O., 4½s, 1903,	25,000.00	25,000.00	25,250.00
Portland (East Portland), Ore., 6s, 1921,	4,000.00	4,000.00	5,200.00
Portland (Albina), 6s, 1921,	25,000.00	25,000.00	32,500.00
Totals,	\$ 439,000.00	439,000.00	470,645.00

MECHANICS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atchison, Topeka & S. Fe, gen., 4s, 1995, \$		12,000.00	8,400.00	12,480.00
" " adj'stm't, 4s, 1995,		6,500.00	1,950.00	6,240.00
Buffalo, Rochester & Pittsburg:—				
Clearfield & Mahoning, 5s, 1943,		50,000.00	55,000.00	61,500.00
Burlington, Ced. Rap. & North'n, 1st, 5s, 1906,		25,000.00	25,000.00	26,250.00
" " " consol., 5s, 1934,		25,000.00	28,750.00	30,750.00
Cedar Rapids, Ia. Falls & Nor'west'n, 5s, 1921,		11,000.00	12,100.00	12,870.00
Chesapeake & Ohio:—				
Ashland Coal & Iron, 4s, 1925,		50,000.00	50,000.00	52,000.00
Chicago & East. Illinois, consol., 6s, 1934,		32,000.00	43,200.00	44,800.00
" " " gen., 5s, 1937,		35,000.00	40,950.00	43,750.00
Chicago & Indiana Coal, 5s, 1936,		85,000.00	97,750.00	105,400.00
Chicago, Burlington & Quincy:—				
Iowa Division, 4s, 1919,		23,000.00	23,000.00	23,920.00
" " 5s, 1919,		31,000.00	31,000.00	35,840.00
Consolidated Mortgage, 7s, 1903,		40,000.00	40,000.00	41,200.00
Burlington & Missouri River, 6s, 1918,		50,000.00	55,000.00	60,000.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Lake Superior Division, 5s, 1921,		30,000.00	30,000.00	34,800.00
Chicago & Pacific " 6s, 1910,		52,000.00	52,000.00	60,100.00
Dubuque " 6s, 1920,		25,000.00	28,750.00	32,750.00
La Crosse & Davenport " 5s, 1919,		15,000.00	16,800.00	17,250.00
Southern Minnesota " 6s, 1910,		6,000.00	6,000.00	6,900.00
Wisconsin & Minnesota " 5s, 1921,		25,000.00	28,000.00	29,000.00
Milwaukee & Northern, 1st, 6s, 1910,		7,000.00	7,000.00	8,120.00
" " " consol., 6s, 1913,		50,000.00	58,500.00	60,000.00
Chicago & Northwestern:—				
Madison Extension, 7s, 1911,		25,000.00	30,000.00	32,500.00
Menominee " 7s, 1911,		20,000.00	24,000.00	26,000.00
Cedar Rapids & Mo. River, 3d div., 7s, 1916,		25,000.00	31,250.00	34,750.00
Chicago & Tomah, 6s, 1905,		5,000.00	5,000.00	5,350.00
Des Moines & Minneapolis, 7s, 1907,		25,000.00	25,000.00	28,250.00
Milwaukee & Madison, 6s, 1905,		6,000.00	6,000.00	6,420.00
Northwestern Union, 7s, 1917,		30,000.00	37,500.00	42,900.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,		9,000.00	9,000.00	9,540.00
Chicago, St. Paul, Minn. & Omaha, 6s, 1930,		25,000.00	33,250.00	34,500.00
Chicago, Rock Island & Pacific, 1st, 6s, 1917,		15,000.00	18,000.00	19,050.00
" " " " gen'l, 4s, 1933,		75,000.00	75,000.00	81,750.00
Cincinnati, Hamilton & Day, consol., 6s, 1905,		1,000.00	1,000.00	1,080.00
" " " " " 7s, 1905,		2,000.00	2,000.00	2,200.00
Delaware & Hudson Canal:—				
Pennsylvania Division, 7s, 1917,		25,000.00	31,250.00	36,000.00
Albany & Susquehanna, 6s, 1906,		2,000.00	2,000.00	2,360.00
Rensselaer & Saratoga, 7s, 1921,		10,000.00	13,000.00	14,700.00
Delaware, Lack. & Western, consol., 7s, 1907,		2,000.00	2,000.00	2,360.00
Greene, 7s, 1902,		10,000.00	10,000.00	10,100.00
Morris & Essex, 1st, 7s, 1914,		15,000.00	18,750.00	20,550.00
New York, Lackawanna & West'n, 6s, 1921,		5,000.00	6,250.00	6,800.00

MECHANICS SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.				
Erie :—				
Buffalo Creek,	6s, 1907, \$	17,000.00	17,000.00	18,870.00
Buffalo, New York & Erie,	7s, 1916,	20,000.00	25,000.00	26,600.00
Goshen & Deckertown,	6s, 1928,	85,500.00	44,020.00	46,880.00
Northern of New Jersey,	6s, 1917,	50,000.00	56,500.00	60,000.00
Great Northern :—				
Eastern of Minnesota, 1st div'n,	5s, 1908,	60,000.00	60,000.00	64,200.00
St. P., Minn. & Manit., 2d "	6s, 1909,	50,000.00	50,000.00	57,000.00
" " Dakota Ext'n,	6s, 1910,	25,000.00	27,500.00	29,250.00
" " Montana "	4s, 1937,	50,000.00	50,000.00	52,500.00
" " Consol.,	4½s, 1933,	50,000.00	53,500.00	56,000.00
" " "	6s, 1933,	85,000.00	114,750.00	118,150.00
Illinois Central :—				
Louisville Division,	8½s, 1953,	25,000.00	23,125.00	24,250.00
Chicago, St. Louis & N. Orleans,	6s, 1951,	5,000.00	6,050.00	6,400.00
Mich. Central (Kalamazoo & S. H.),	6s, 1939,	13,000.00	15,800.00	15,730.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	28,000.00
Minneapolis & St. Louis :—				
Iowa Extension,	7s, 1909,	11,000.00	11,000.00	13,090.00
Pacific "	6s, 1921,	36,000.00	45,000.00	46,440.00
Consolidated Mortgage,	5s, 1934,	75,000.00	88,500.00	92,250.00
Refunding,	4s, 1949,	50,000.00	50,000.00	52,500.00
Minneapolis & Duluth,	7s, 1907,	2,700.00	2,700.00	3,078.00
N. Y. Central & Hudson Riv., 1st,	7s, 1903,	25,000.00	25,000.00	25,750.00
" " " deb.,	5s, 1904,	4,000.00	4,000.00	4,120.00
New York & Long Branch,	4s, 1941,	50,000.00	50,000.00	55,000.00
New York & New England, 1st,	6s, 1905,	3,000.00	3,000.00	3,150.00
Northern Pacific :—				
Western of Minnesota,	7s, 1907,	11,000.00	11,000.00	11,990.00
Pennsylvania Company :—				
Ashtabula & Pittsburg,	6s, 1906,	24,000.00	24,000.00	27,120.00
Terre Haute & Indianapolis,	5s, 1925,	50,000.00	51,500.00	55,000.00
Peoria & Pekin Union,	6s, 1921,	50,000.00	62,500.00	64,500.00
Philadelphia & Reading :—				
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	22,400.00
Pittsburg & Lake Erie :—				
McKeesport & Belle Vernon,	6s, 1918,	10,000.00	11,500.00	12,300.00
Pitta., McKeesport & Yough'y,	6s, 1932,	25,000.00	29,500.00	34,750.00
Western Maryland :—				
Baltimore & Cumb. Valley Ext'n,	6s, 1931,	50,000.00	66,500.00	67,000.00
Baltimore & Harrisburg,	5s, 1936,	100,000.00	118,000.00	124,000.00
West Va. Central & Pittsburg :—				
Piedmont & Cumberland,	5s, 1911,	41,000.00	43,050.00	44,690.00
Totals,		\$2,165,700.00	2,404,195.00	2,585,418.00

MECHANICS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
150	shares	Aetna	National, Hartford,	\$	15,000.00	15,000.00	30,000.00
400	"	American	"	"	20,000.00	20,000.00	28,000.00
100	"	Charter Oak	"	"	10,000.00	10,000.00	10,000.00
100	"	Farmers & Mechs.	"	"	10,000.00	10,000.00	12,000.00
300	"	First	"	"	30,000.00	30,000.00	40,500.00
100	"	Hartford	"	"	10,000.00	10,000.00	18,700.00
100	"	Mercantile (in liq.)	"	"	900.00	1.00	1.00
120	"	City,	"	"	12,000.00	12,000.00	10,800.00
100	"	Hartford Trust Co.,	"	"	10,000.00	10,000.00	18,000.00
100	"	Deep River	National, Deep River,		10,000.00	10,000.00	11,000.00
67	"	Home,	"	Meriden,	6,700.00	6,700.00	8,375.00
25	"	Second	"	New Haven,	2,500.00	2,500.00	4,875.00
60	"	First	"	Norwich,	6,000.00	6,000.00	6,000.00
25	"	First	"	Suffield,	2,500.00	2,500.00	3,750.00
200	"	Mechanics	"	New York,	5,000.00	5,000.00	14,200.00
50	"	Nat. Bk. of Commerce,	"	"	5,000.00	5,000.00	16,850.00
708	"	Phenix National,	"	"	14,160.00	14,160.00	18,408.00
50	"	Nassau	"	"	2,500.00	2,500.00	5,250.00
Totals,					\$ 172,260.00	171,861.00	251,709.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	11,875; total amount,	\$2,542,845.89
2	Number of depositors having \$1,000 and not over \$2,000,	1,260; total amount,	1,673,088.78
3	Number of depositors having \$2,000 and not over \$10,000,	554; total amount,	1,924,172.55
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	18,189; total deposits,	\$6,140,107.22
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 1,686; number closed, 976; increase, 710.		
8	Amount deposited, including interest credited, during the past year,		1,527,462.39
9	Amount withdrawn during the past year,		1,070,880.76
10	Amount of increase,		457,101.63
11	Amount of income received during the past year was		291,126.24
12	Total expenses, including salaries, during the past year, were		15,081.81
13	State tax during the past year was		13,163.04
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1902; amount, \$109,442.57		
	2 per cent. paid July 1, 1902; amount 113,191.15 —		222,633.72

MECHANICS SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

15	Net amount of premiums charged off the past year,	\$35,664.25
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	38,528.88
19	Amount of assets yielding no income the past year,	35,759.00
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	45,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	40,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1 1/2
25	Net income from foreclosed real estate during the past year,	1,736.45
26	Date of annual meeting of Incorporators to elect Trustees or Directors: In July.	
27	Date of annual meeting to elect President, Treasurer, and other officers: In July.	
28	No discrimination in rate of dividend to depositors.	

OFFICERS.— President, Henry C. Dwight; Treasurer, Ward W. Jacobs; Trustees, Daniel Phillips, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, Edwin P. Taylor, James U. Taintor, William H. King, Frank P. Furlong.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1903.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$642,067.50	Whole amount of deposits, \$1,382,523.28	
Loans on collateral sec'y, . . .	52,126.49	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	192,228.92	Interest account, less current expenses and taxes paid, . . .	32,927.53
Town, city, and borough notes and orders, . . .	1,500.00	Over and short, . . .	74.26
School dist. notes and orders, . . .	800.00	Incomplete loans, . . .	46.70
Town, city, school district, and corporation bonds, . . .	46,000.00		
Railroad bonds, . . .	306,000.00		
Bank stocks in Connecticut, . . .	108,600.00		
Bank stocks in other States, . . .	6,000.00		
Real estate by foreclosure, . . .	1,636.28		
Insurance and taxes advanced on real estate mortgaged, . . .	4.50		
Premium account, . . .	72,250.00		
Cash in banks, . . .	29,698.93		
Cash in vault, . . .	6,663.10		
Total Assets, . . .	\$1,465,570.72	Total Liabilities, . . .	\$1,465,570.72

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Hartland, ... \$	1,500.00	1,500.00	1,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester, ... \$	800.00	800.00	800.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
South Norwalk, 4s, 1910, \$	9,000.00	9,000.00	9,000.00
Barkhamsted, 3½s, 500 yearly,	21,000.00	21,000.00	21,000.00
Denver, Col., 4s, 1904,	2,000.00	2,000.00	2,000.00
" " 4s, 1908,	5,000.00	5,000.00	5,000.00
Duluth, Minn., 4s, 1921,	5,000.00	5,000.00	5,000.00
Superior, Wis., 6s, 1910,	4,000.00	4,000.00	4,000.00
Totals, ... \$	46,000.00	46,000.00	46,000.00

• MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.							
Chicago, Milwaukee & St. Paul :—							
La Crosse & Davenport,	5s,	1919,	\$		5,000.00	5,000.00	5,900.00
Dubuque Div.,	6s,	1920,			13,000.00	13,000.00	17,000.00
Chicago, Bur. & Quincy, Neb. Ex.,	4s,	1927,			20,000.00	20,000.00	22,000.00
Chicago, Rock Island & Pacific,	4s,	1938,			50,000.00	50,000.00	54,000.00
Ottumwa, Cedar Falls, & St. Paul,	5s,	1909,			13,000.00	13,000.00	14,000.00
Buffalo, New York & Erie,	7s,	1916,			5,000.00	5,000.00	6,500.00
New York, Lack. & Western,	6s,	1921,			5,000.00	5,000.00	6,700.00
Bald Eagle Valley,	6s,	1910,			1,000.00	1,000.00	1,050.00
Housatonic,	5s,	1937,			10,000.00	10,000.00	13,500.00
St. Paul, Minn. & Manitoba,	6s,	1909,			5,000.00	5,000.00	5,600.00
“ “ “ Consols,	6s,	1933,			20,000.00	20,000.00	27,200.00
“ “ “ Dak. Ex.,	6s,	1910,			36,000.00	36,000.00	42,000.00
Illinois Central, Springfield Div.,	3½s,	1951,			25,000.00	25,000.00	25,250.00
“ “ Western Lines,	4s,	1951,			12,000.00	12,000.00	13,500.00
Central of New Jersey,	5s,	1937,			25,000.00	25,000.00	33,750.00
New York & Long Branch,	4s,	1941,			31,000.00	31,000.00	35,300.00
Minneapolis & St. Louis,	4s,	1949,			30,000.00	30,000.00	31,500.00
Totals,			\$		306,000.00	306,000.00	354,750.00
BANK STOCKS.							
188 shares First Nat., Winsted,			\$		18,800.00	18,800.00	19,750.00
128 “ Hurlbut “ “					12,800.00	12,800.00	21,700.00
25 “ Hartford “ Hartford,					2,500.00	2,500.00	3,500.00
22 “ Phoenix “ “					2,200.00	2,200.00	2,700.00
14 “ American “ “					700.00	700.00	1,000.00
50 “ Mercantile “ “					450.00	450.00	
(91 per cent. paid)							
50 “ Aetna National, “					5,000.00	5,000.00	10,000.00
73 “ Conn. T. & S. D. Co., “					7,300.00	7,300.00	16,400.00
25 “ Hartford Trust, “					2,500.00	2,500.00	5,000.00
37 “ Second Nat., New Haven,					3,700.00	3,700.00	6,500.00
20 “ Tradesmen's “ “					2,000.00	2,000.00	2,900.00
10 “ Yale “ “					1,000.00	1,000.00	1,200.00
70 “ Merchants “ “					3,500.00	3,500.00	4,000.00
84 “ First “ Bridgeport,					8,400.00	8,400.00	16,000.00
22 “ City “ “					2,200.00	2,200.00	4,000.00
100 “ Fourth “ Waterbury,					10,000.00	10,000.00	12,500.00
34 “ Waterbury “ “					1,700.00	1,700.00	2,800.00
28 “ Citizens “ “					2,800.00	2,800.00	3,800.00
6 “ Danbury “ Danbury,					600.00	600.00	600.00
30 “ Pahquoique “ “					3,000.00	3,000.00	3,000.00
35 “ Birmingham “ “					3,500.00	3,500.00	5,600.00
10 “ First “ Stamford,					1,000.00	1,000.00	2,300.00
58 “ New Britain “ “					5,800.00	5,800.00	10,000.00
10 “ Bristol “ Bristol,					1,000.00	1,000.00	1,800.00
22 “ Central “ Middletown,					1,650.00	1,650.00	1,850.00

MECHANICS SAVINGS BANK, WINSTED.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
20 shares	Home	Nat	Meriden,	\$	2,000.00	2,000.00	2,500.00
25 "	First	"	Wallingford,	.	2,500.00	2,500.00	3,000.00
50 "	American Ex.	"	New York,	.	5,000.00	5,000.00	12,500.00
10 "	Commerce	"	"	.	1,000.00	1,000.00	3,000.00
Totals,					114,600.00	114,600.00	179,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,508 ; total amount,	\$594,808.47
2	Number of depositors having \$1,000 and not over \$2,000,	881 ; total amount,	510,483.51
3	Number of depositors having over \$2,000 and not over \$10,000,	104 ; total amount,	277,785.25
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	2,993 ; total deposits,	\$1,382,522.23
6	Largest amount due a single depositor,		7,485.87
7	Number of accounts opened during the past year, 394 ; number closed, 291 ; increase, 108.		
8	Amount deposited, including interest credited, during the past year,		325,181.24
9	Amount withdrawn during the past year,		271,956.51
10	Amount of increase,		53,224.73
11	Amount of income received the past year was		67,258.22
12	Total expenses, including salaries, during the past year, were		2,909.66
13	State tax during the past year was		2,805.84
14	Dividends the past year :		
	2 per cent. paid Jan., 1902 ; amount, \$25,721.34		
	2 per cent. paid July, 1902 ; amount, 26,343.18—		52,064.52
15	Net amount of premiums charged off the past year,		2,000.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year was		8,000.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		17,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		30,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, about,		4%
25	Net income from foreclosed real estate during the past year,		100.00

MECHANICS SAVINGS BANK, WINSTED.— CONTINUED.**MISCELLANEOUS ITEMS.— CONTINUED.**

- 26 Date of annual meeting of Incorporators to elect Trustees or Directors, Second Wednesday in July.
- 27 Date of annual meeting to elect President, Treasurer, and other officers, Second Wednesday in July.
- 28 On excess of \$2,000, 8½ per cent. per annum.

OFFICERS.— President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees: Charles B. Hallett, Harvey L. Roberts, Warham H. Williams, Luman C. Colt, Charles S. Jopp, Lorenzo M. Blake, William S. Hulbert.

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,098,056.48	Whole amount of deposits,	\$2,728,999.10
Loans on collateral security,	77,800.00	Surplus account,	64,435.87
Town, city, school district, and corporation bonds,	638,080.91	Interest account, less current expenses and taxes paid,	46,010.66
Railroad bonds,	717,500.00	Due on real estate loans,	12,828.06
Bank stocks in Connecticut,	189,370.00		
Real estate by foreclosure,	22,600.00		
Banking house,	15,000.00		
State warrants,	10,000.00		
Cash in banks,	79,997.69		
Cash in vault,	4,863.11		
Total Assets,	\$2,852,278.19	Total Liabilities,	\$2,852,278.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado,	\$ 10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1930,	\$ 10,000.00	11,000.00	11,200.00
Bay City, Mich., 4s, 1906-1909,	7,000.00	7,100.00	7,140.00
Camden, N. J., 4½s, 1922-1923,	25,000.00	27,200.00	29,500.00
Canton, O., 4s, 1914,	10,000.00	11,016.00	11,100.00
" 3½s, 1914,	11,500.00	11,500.00	11,615.00
Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	11,000.00
Columbus, O., 4s, 1920-1916,	11,000.00	11,800.00	11,880.00
" 3½s, 1922-1920,	10,000.00	10,100.00	10,200.00
Denver, Col., 6s, 1904-1906,	13,000.00	13,700.00	13,780.00
" 5s, 1906,	1,000.00	1,000.00	1,030.00
" 4s, 1904,	11,000.00	10,700.00	11,000.00
Dubuque, Ia., 4½s, 1920,	25,000.00	25,600.00	25,750.00
Duluth, Minn., 6s, 1911,	5,000.00	5,600.00	5,900.00
Easton, Conn., 3½s, 1939,	10,000.00	10,000.00	10,200.00
Findlay, O., 6s, 1907,	5,000.00	5,400.00	5,600.00
" 5s, 1908,	5,000.00	5,200.00	5,400.00
Huntington, Conn., 4s, 1917,	5,000.00	5,000.00	5,800.00
Indianapolis, Ind., 6s, 1905,	585.11	585.11	535.11
Joliet, Ill., 4½s, 1905,	5,000.00	5,000.00	5,150.00
Killingly, Conn., 3½s, 1920,	10,000.00	10,000.00	10,800.00
Lima, O., 5s, 1908,	10,000.00	10,700.00	10,800.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALU.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Los Angeles, Cal.,	4s,	1907,	\$	6,000.00	6,000.00	6,120.00
	5s,	1907,		4,000.00	4,000.00	4,280.00
Louisville, Ky.,	5s,	1911,		10,000.00	10,900.00	11,200.00
"	4s,	1930,		5,000.00	5,000.00	5,600.00
Milwaukee, Wis.,	5s,	1906-1915,		10,000.00	11,000.00	11,200.00
Muskegon, Mich.,	5s,	1907,		10,000.00	10,650.00	10,700.00
Omaha, Neb.,	5s,	1912,		2,000.00	2,000.00	2,220.00
"	4½s,	1904-1906,		18,200.00	18,200.00	18,928.00
"	4s,	1907-1920,		50,500.00	52,800.00	53,530.00
Paducah, Ky.,	4s,	1920,		4,000.00	4,000.00	4,240.00
Paterson, N. J.,	4s,	1915-1917,		25,000.00	25,992.00	26,250.00
Portland, Ore.,	6s,	1908,		7,048.61	7,800.00	8,000.00
"	5s,	1920-1928,		25,000.00	31,000.00	31,250.00
Ridgefield, Conn.,	3½s,	1932,		10,000.00	10,000.00	10,200.00
Saginaw, Mich.,	4s,	1905-1907,		5,000.00	5,200.00	5,150.00
Sioux City, Ia.,	4½s,	1916-1918,		30,000.00	31,000.00	33,600.00
Stonington, Conn.,	4s,	1918,		9,500.00	10,000.00	10,260.00
Superior, Wis.,	6s,	1910,		36,500.00	40,000.00	40,200.00
Toledo, O.,	4½s,	1909-1914,		5,000.00	5,200.00	5,500.00
"	3½s,	1929-1930,		44,000.00	44,000.00	45,820.00
Topeka, Kan.,	5s,	1918,		20,000.00	20,600.00	22,400.00
Waterbury, Conn.,	3½s,	1918-1923,		30,000.00	30,287.80	30,900.00
Winona, Minn.,	3½s,	1916-1924,		5,000.00	5,000.00	5,100.00
Fairfield County, Conn.,	4s,			40,000.00	40,000.00	40,000.00
Totals,			\$	611,788.72	638,080.91	656,528.11
RAILROAD BONDS.						
Atchison, Top. & Santa Fe,	4s,	1995,	\$	15,500.00	12,400.00	15,810.00
Baltimore & Annapolis,	5s,	1923,		13,000.00	14,000.00	14,560.00
Baltimore & Cumberland Ex.,	6s,	1931,		50,000.00	66,800.00	69,000.00
Baltimore & Harrisburg,	5s,	1936,		30,000.00	36,300.00	37,500.00
Brooklyn & Montauk,	6s,	1911,		20,000.00	23,100.00	23,600.00
Buffalo & Susquehanna,	4s,	1951,		7,000.00	7,000.00	7,140.00
Chicago & Alton,	3s,	1949,		10,000.00	8,800.00	9,000.00
Chicago & Eastern Ill.,	5s,	1937,		20,000.00	24,500.00	24,800.00
C., M. & St. P., Pac. W. Div.,	5s,	1921,		40,000.00	44,400.00	47,200.00
" " Mineral Pt.,	5s,	1910,		30,000.00	31,600.00	33,000.00
" " Wis. & Minn.,	5s,	1921,		2,000.00	2,300.00	2,360.00
Chic., Rock Island & Pac.,	4s,	1938,		40,000.00	42,000.00	43,600.00
Clearfield & Mahoning,	5s,	1943,		30,000.00	36,000.00	39,000.00
Eastern, Minn.,	4s,	1948,		20,000.00	21,300.00	21,400.00
Ev. & T. H., Mt. Ver. Div.,	6s,	1923,		15,000.00	15,000.00	15,900.00
" " Sull'y Co., Div.,	5s,	1920,		27,000.00	27,000.00	28,350.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Illinois Cent'l, Louisv'le Div., 3½s, 1958,	\$ 20,000.00	18,900.00	20,400.00
Illinois Cent'l, Western Lines, 4s, 1951,	10,000.00	10,500.00	11,000.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,200.00	6,850.00
Long Island, 4s, 1932,	15,000.00	15,000.00	15,750.00
McKeesport & Belle Vernon, 6s, 1918,	16,000.00	20,000.00	20,480.00
M., L. S. & W. Ashland Div., 6s, 1925,	1,000.00	1,200.00	1,850.00
New Castle & Shenango Val., 6s, 1917,	5,000.00	6,800.00	6,400.00
Northern New Jersey, 6s, 1917,	16,000.00	19,400.00	20,000.00
Potomac Valley, 5s, 1941,	45,000.00	53,600.00	54,000.00
Sharon, 4½s, 1919,	10,000.00	10,000.00	10,500.00
Skaneateles, 5s, 1908-1913,	15,000.00	16,200.00	16,500.00
St. P., Minn. & Manitoba, 6s, 1910,	25,000.00	29,000.00	29,500.00
" " " 4½s, 1933,	20,000.00	23,000.00	23,200.00
" " " 4s, 1937,	15,000.00	15,800.00	15,750.00
Staten Island, 4½s, 1943,	25,000.00	25,000.00	26,250.00
Sunb'y, Hazelt'n & Wilk'sb'e, 5s, 1928,	7,500.00	7,500.00	8,025.00
Tuscarora Valley, 5s, 1917,	18,000.00	18,000.00	19,440.00
C., M. & St. Paul, 3½s, 1939,	10,000.00	10,000.00	10,200.00
Totals,	\$ 648,000.00	717,500.00	747,815.00
BANK STOCKS.			
12 shares Southington National, South'gt'n, \$	1,200.00	1,200.00	1,320.00
50 " American " "	2,500.00	3,600.00	3,700.00
68 " Birmingham " "	6,800.00	11,400.00	11,900.00
200 " Bridgeport " Bridgeport,	10,000.00	17,100.00	19,000.00
269 " City " "	26,900.00	39,820.00	43,040.00
25 " City, Hartford,	2,500.00	2,000.00	2,500.00
225 " Connecticut " Bridgeport,	22,500.00	33,700.00	34,875.00
10 " Deep River " "	1,000.00	1,100.00	1,150.00
50 " Exchange " Hartford,	2,500.00	3,000.00	3,125.00
114 " First " Bridgeport,	11,400.00	20,000.00	21,660.00
26 " First " Westport,	2,600.00	2,600.00	3,120.00
65 " Hartford " Hartford,	6,500.00	8,900.00	9,100.00
78 " Pequonnock " Bridgeport,	7,800.00	8,950.00	10,650.00
30 " Merchants " New Haven,	1,500.00	1,600.00	1,800.00
500 " New Haven Co. " "	5,000.00	8,000.00	8,100.00
61 " Thames " Norwich,	6,100.00	9,500.00	9,760.00
6 " Yale " New Haven,	600.00	700.00	810.00
200 " Waterbury " Waterbury,	10,000.00	16,200.00	17,000.00
Totals,	\$ 126,900.00	189,370.00	202,910.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,801; total amount,	\$1,279,353.85
2	Number of depositors having \$1,000 and not over \$2,000,	647; total amount,	832,994.18
3	Number of depositors having over \$2,000 and not over \$10,000,	212; total amount,	616,651.07
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	8,160; total deposits,	\$2,728,999.10
6	Largest amount due a single depositor,		8,449.27
7	Number of accounts opened during the past year, 1977; number closed, 1226; increase, 751.		
8	Amount deposited, including interest credited, during the past year,		922,075.88
9	Amount withdrawn during the past year,		698,581.79
10	Amount of increase,		223,494.09
11	Amount of income received during the past year was		121,893.16
12	Total expenses, including salaries, during the past year, were		7,595.44
13	State tax during the past year was		5,744.72
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1902; amount,	\$42,083.18	
	2 per cent. paid July 1, 1902; amount,	43,720.96—	85,804.14
15	Net amount of premiums charged off the past year,		6,781.71
16	Total amount of loans of every description charged off the past year,		
17	Amount of past due paper at this time is		
18	Net amount carried to surplus, or profit and loss, during the past year, was		6,532.60
19	Amount of assets yielding no income the past year,		10,000.00
20	Loans on real estate — are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		34,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0144
25	Net income from foreclosed real estate during the past year,		385.33
26	Date annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS. — President, John L. Wessels; Treasurer, Lyman S. Catlin; Vice-Presidents, M. E. Morris, F. B. Hall; Directors or Trustees, S. C. Kingman, George W. Peck, Andrew J. Smith, J. W. Knowlton, L. S. Catlin, Chauncey Morton, Morris W. Seymour, L. F. Curtis, D. N. Morgan, F. B. Hall, George H. Zink, Andrew B. Curtis, Edwin G. Sanford, David B. Booth, George W. Fairchild, Goodwin Stoddard, Wm. L. Savage.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,164,712.00	Whole amount of deposits,	\$4,234,298.84
Loans on collateral security,	21,614.50	Surplus account,	150,000.00
Loans on personal security only,	6,350.00	Interest account, less current expenses and taxes paid,	45,944.86
Town, city, and borough notes and orders,	20,000.00	Profit and loss account,	46,560.59
School district notes and orders,	271.00		
Town, city, school district, and corporation bonds,	677,200.00		
Railroad bonds,	2,316,962.00		
Bank stocks in Connecticut,	126,550.00		
Bank stocks in other States,	1,550.00		
Real estate by foreclosure,	22,989.65		
Banking house,	34,603.12		
Suspense account,	1,219.27		
Cash in banks,	79,834.66		
Cash in vault,	2,947.59		
Total Assets,	\$4,476,803.79	Total Liabilities,	4,476,803.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Meriden,	\$ 5,000.00	5,000.00	5,000.00
City of Meriden,	15,000.00	15,000.00	15,000.00
Totals,	\$ 20,000.00	20,000.00	20,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Kensington School District,	\$ 271.00	271.00	271.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Greenwich, Conn., 4s, 1915,	\$ 10,000.00	10,000.00	10,800.00
" Meriden, " 4s, 1908-9-10-11,	20,000.00	20,000.00	21,100.00
" Middletown, " 8-10s, 1909,	25,000.00	25,000.00	26,125.00
" Wallingford, " 4s, 1904-14,	5,000.00	5,000.00	5,100.00
Bor'gh of Wallingford, " 4s, 1923,	15,000.00	15,000.00	16,725.00
Town of Wind'r Locks, " 4s, 1923,	10,000.00	10,000.00	11,100.00
City of Atlantic C'y, N. J., 4s, 1930,	5,000.00	5,000.00	5,525.00
" Bath, Me., 4s, 1921,	11,500.00	11,500.00	12,247.50
" Bay City, Mich., 4s, 1931,	10,000.00	10,000.00	11,100.00
" Canton, Ohio, 4½s, 1912,	10,000.00	10,000.00	11,000.00
" Col. Springs, Col., 4s, 1916,	5,000.00	5,000.00	5,200.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
City of Columbus, Ohio,	4s,	1905,	\$	10,000.00	10,000.00	10,200.00
" " "	4s,	1906,		8,000.00	8,000.00	8,200.00
" " "	4s,	1906,		10,000.00	10,000.00	10,250.00
" " "	4s,	1909,		10,000.00	10,000.00	10,400.00
" " "	5s,	1910,		12,000.00	12,000.00	13,440.00
" Dubuque, Iowa,	4s,	1917,		25,000.00	25,000.00	27,000.00
" Duluth, Minn.,	5s,	1923,		10,000.00	10,000.00	12,100.00
" " "	5s,	1926,		10,000.00	10,000.00	12,300.00
" Fort Wayne,	6s,	1914,		10,000.00	10,000.00	12,650.00
" Hamilton, Ohio,	5s,	1904,		5,000.00	5,000.00	5,150.00
" Hoboken, N. J.,	4s,	1918,		10,000.00	10,000.00	10,900.00
" Lexington, Ky.,	4½s,	1920,		20,000.00	20,000.00	23,200.00
" Los Angeles, Cal.,	4½,	1906-7-8-9,		10,000.00	10,000.00	10,600.00
" " "	4s,	1916,		5,000.00	5,000.00	5,300.00
" Louisville, Ky.,	4s,	1930,		10,000.00	10,000.00	11,350.00
" Meriden, Conn.,	4s,	1911-13,		25,000.00	25,000.00	26,750.00
" Minneapolis, Minn.,	4½s,	1921,		10,000.00	10,000.00	11,750.00
" " "	4s,	1922,		10,000.00	10,000.00	11,050.00
" Muskegon, Mich.,	5s,	1903-4-5,		20,000.00	20,000.00	20,800.00
" New Albany, Ind.,	5s,	1915,		20,000.00	20,000.00	23,500.00
" Newark, N. J.,	6s,	1908,		2,000.00	2,000.00	2,290.00
" Omaha, Neb.,	5s,	1903,		2,000.00	2,000.00	2,030.00
" " "	5s,	1905,		10,000.00	10,000.00	10,450.00
" " "	5s,	1906,		4,000.00	4,000.00	4,220.00
" " "	4½s,	1907,		10,000.00	10,000.00	10,500.00
" " "	5s,	1909,		7,000.00	7,000.00	7,630.00
" " "	5s,	1912,		10,000.00	10,000.00	11,300.00
" " "	4½s,	1917,		10,000.00	10,000.00	11,200.00
" " "	4s,	1918,		20,000.00	20,000.00	21,200.00
" Paterson, N. J.,	4½s,	1905,		5,000.00	5,000.00	5,175.00
" " "	4½s,	1907,		5,000.00	5,000.00	5,275.00
" " "	5s,	1915,		5,000.00	5,000.00	5,875.00
" Pawtucket, R. I.,	4s,	1937,		25,000.00	25,000.00	28,750.00
" Portland, Oregon,	5s,	1922,		2,000.00	2,000.00	2,440.00
" " "	5s,	1923,		10,000.00	10,000.00	12,300.00
" " "	5s,	1925,		10,000.00	10,000.00	12,400.00
" St. Paul, Minn.,	4s,	1919,		10,000.00	10,000.00	10,900.00
" Sioux City, Iowa,	4½s,	1920,		20,000.00	20,000.00	23,800.00
" South Bend, Ind.,	5s,	1913,		5,000.00	5,000.00	5,700.00
" Toledo, Ohio,	4½s,	1913,		4,000.00	4,000.00	4,440.00
" " "	5s,	1913,		1,000.00	1,000.00	1,155.00
" " "	4½s,	1914,		10,000.00	10,000.00	11,050.00
" " "	4½s,	1919,		9,000.00	9,000.00	10,440.00
" " "	4s,	1922,		7,000.00	7,000.00	7,770.00
" " "	3½s,	1924-9,		10,000.00	10,000.00	10,400.00
" " "	3½s,	1930,		75,000.00	75,000.00	78,875.00
" Trenton, N. J.,	4s,	1904,		2,700.00	2,700.00	2,740.50
" " "	4s,	1913,		10,000.00	10,000.00	10,650.00
Totals,			\$	677,200.00	677,200.00	742,868.00

INVESTMENTS—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Atchison, Topeka & Santa Fé,	4s, 1995, \$	48,500.00	48,500.00	50,561.25
Baltimore & Harrisburg,	5s, 1926,	20,000.00	20,000.00	24,400.00
Beech Creek,	4s, 1936,	60,000.00	60,000.00	66,000.00
Burlingt'n, Cedar Rap. & North'n,	5s, 1934,	50,000.00	56,393.00	62,000.00
Cedar Rap., Iowa Falls & N. W.,	5s, 1921,	8,000.00	8,000.00	8,510.00
Chicago & Alton,	3s, 1949,	100,000.00	87,722.00	85,000.00
Chic., Burlington & Quincy:—				
Illinois Division,	3½s, 1949,	10,000.00	10,000.00	10,100.00
Nebraska Extension,	4s, 1927,	20,000.00	20,000.00	21,600.00
Chicago & Eastern Illinois,	5s, 1937,	100,000.00	100,000.00	128,500.00
Chicago & Indiana Coal Div.,	5s, 1936,	60,000.00	67,055.00	74,100.00
Chicago, Milwaukee & St. Paul,	3½s, 1939,	50,000.00	50,000.00	51,000.00
" " " "	4s, 1939,	120,000.00	120,000.00	135,600.00
" & Missouri River,	5s, 1926,	24,000.00	24,000.00	28,800.00
" & Pacific Western,	5s, 1921,	50,000.00	50,000.00	59,125.00
La Crosse & Davenport,	5s, 1919,	51,000.00	51,000.00	59,032.50
Wisconsin & Minnesota,	5s, 1921,	16,000.00	16,000.00	18,680.00
Chicago & Northwest:—				
Chic., St. P., Minn. & Omaha,	6s, 1930,	100,000.00	105,740.00	138,000.00
Mil., Lake Shore & Western,	5s, 1929,	10,000.00	10,000.00	12,600.00
Ottumwa, Cedar Falls & St. P.,	5s, 1909,	25,000.00	25,000.00	27,250.00
Chicago, Rock Island & Pacific,	4s, 1938,	120,000.00	120,000.00	131,400.00
Cincinnati, Hamilton & Dayton,	5s, 1905,	6,000.00	6,000.00	6,240.00
Clearfield & Mahoning,	5s, 1943,	25,000.00	25,000.00	31,250.00
Cleveland & Mahoning Valley,	5s, 1938,	10,000.00	10,000.00	12,450.00
Connecticut & Passumpsic,	4s, 1943,	5,000.00	5,000.00	5,700.00
Elmira & Williamsport,	6s, 1910,	57,000.00	57,000.00	66,690.00
Erie & Pittsburgh,	3½s, 1940,	50,000.00	50,000.00	51,000.00
Evansville & Terre Haute,	6s, 1921,	20,000.00	20,000.00	25,600.00
Sullivan Co. Coal Branch,	5s, 1930,	10,000.00	10,000.00	10,200.00
Fonda, Johnstown & Gloversville,	6s, 1921,	9,000.00	9,000.00	11,800.00
Goshen & Deckertown,	6s, 1923,	10,000.00	10,000.00	14,000.00
Illinois Central:—				
Chic., St. Louis & New Orleans,	3½s, 1951,	100,000.00	100,000.00	103,000.00
Iowa Falls & Sioux City,	7s, 1917,	20,000.00	20,000.00	27,200.00
Louisville,	3½s, 1953,	25,000.00	23,950.00	25,500.00
Springfield,	3½s, 1951,	10,000.00	10,000.00	10,200.00
Little Miami,	5s, 1912,	8,000.00	8,000.00	9,040.00
Long Island,	4s, 1932,	16,000.00	15,925.00	16,320.00
Metropolitan Ferry Co.,	5s, 1937,	10,000.00	10,000.00	12,200.00
Michigan Central:—				
Kalamazoo & South Haven,	5s, 1939,	50,000.00	50,000.00	65,500.00
Michigan Air Line,	4s, 1940,	20,000.00	20,000.00	22,200.00
Minneapolis & St. Louis,	5s, 1934,	51,000.00	54,587.00	62,475.00
" " " "	4s, 1949,	65,000.00	65,656.00	67,925.00
Pacific Extension,	6s, 1921,	45,000.00	52,437.00	58,500.00
New York & Long Branch,	5s, 1941,	30,000.00	30,000.00	34,200.00
N. Y., N. Haven & Hartford,	4s, 1947,	10,000.00	10,000.00	11,700.00
" " " " Conv.,	4s, 1903,	20,000.00	20,000.00	45,200.00
Northern of New Jersey,	6s, 1917,	15,000.00	15,000.00	19,200.00
Peoria & Pekin Union,	6s, 1921,	50,000.00	50,000.00	65,000.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Piedmont & Cumberland,	5s, 1911, \$	15,000.00	15,000.00	16,350.00
Rensselaer & Saratoga,	7s, 1921,	1,000.00	1,000.00	1,480.00
St. P., Minneapolis & Manitoba,	4½s, 1933,	100,000.00	100,000.00	113,500.00
Dakota Extension,	6s, 1910,	40,000.00	40,000.00	46,200.00
Eastern of Minnesota,	5s, 1908,	15,000.00	15,000.00	16,050.00
" " Northern Div.,	4s, 1928-48,	50,000.00	52,325.00	54,000.00
Montana Central,	5s, 1937,	78,000.00	78,460.00	95,940.00
" " Extension,	4s, 1937,	100,000.00	100,000.00	106,500.00
Wilmar & Sioux Falls,	5s, 1938,	55,000.00	68,212.00	68,475.00
Terre Haute & Indianapolis,	5s, 1925,	30,000.00	30,000.00	35,400.00
Tuscarora Valley,	5s, 1917,	10,000.00	10,000.00	11,300.00
Wilkesbarre & Scranton,	4½s, 1938,	10,000.00	10,000.00	11,500.00
Totals,		\$2,288,500.00	2,316,962.00	2,649,323.75
BANK STOCKS.				
50 shares American National, Hartford,	\$	2,500.00	2,500.00	3,500.00
50 " City,	"	5,000.00	5,000.00	5,000.00
5 " Conn. Tr. & S. D. Co.,	"	500.00	500.00	1,250.00
25 " Hartford National,	"	2,500.00	2,500.00	3,375.00
10 " Phoenix	"	1,000.00	1,000.00	1,220.00
120 " First National, Meriden,	"	12,000.00	12,000.00	21,000.00
200 " Home	"	20,000.00	20,000.00	24,000.00
200 " Meriden	"	20,000.00	20,000.00	20,000.00
40 " Central " Middletown,	"	3,000.00	3,000.00	3,600.00
200 " First	"	20,000.00	20,000.00	21,000.00
150 " Middletown Nat.,	"	11,250.00	11,250.00	15,750.00
60 " Middlesex Co.	"	6,000.00	6,000.00	5,400.00
125 " New Britain " New Britain,	"	12,500.00	12,500.00	20,000.00
4 " Nat. New Haven, New Haven,	"	400.00	400.00	788.00
4 " Second National,	"	400.00	400.00	788.00
40 " Yale	"	4,000.00	4,000.00	5,240.00
5 " Nat. B'k of Commerce, N. London,	"	500.00	500.00	750.00
25 " Brooks National, Torrington,	"	2,500.00	2,500.00	4,000.00
50 " Waterbury " Waterbury,	"	2,500.00	2,500.00	4,000.00
62 " Nat. Butchers & Drovers, N. York,	"	1,550.00	1,550.00	2,325.00
Totals,	\$	128,100.00	128,100.00	162,986.00

MERIDEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,064 ; total amount, \$1,765,616.19	
2	Number of depositors having \$1,000 and not over \$2,000, .	809 ; total amount, 1,068,787.32	
3	Number of depositors having over \$2,000 and not over \$10,000, .	471 ; total amount, 1,869,818.06	
4	Number of depositors having over \$10,000, .	8 ; total amount, 85,062.27	
5	Total number of depositors, .	9,847 ; total deposits, \$4,284,298.84	
6	Largest amount due a single depositor, .		18,305.67
7	Number of accounts opened during the past year, 1,263 ; number closed, 793 ; increase, 470.		
8	Amount deposited, including interest credited, during the past year, .		932,514.88
9	Amount withdrawn during the past year, .		598,695.16
10	Amount of increase, .		333,819.67
11	Amount of income received during the past year was .		205,061.98
12	Total expenses, including salaries, during the past year, were .		7,516.88
13	State tax during the past year .		9,202.92
14	Dividends the past year :		
	2 per cent. paid Jan. 20, 1902 ; amount, .	\$76,888.12	
	2 per cent. paid July 20, 1902 ; amount, .	79,710.06—	156,048.18
15	Net amount of premiums charged off the past year, .		58,590.80
16	Total amount of loans of every description charged off the past year, .		0
17	Amount of past due paper at this time is .		0
18	Amount carried to surplus, or profit and loss, during the past year, was .		0
19	Amount of assets yielding no income the past year, .		23,805.00
20	Loans on real estate—are they all first mortgages ? .		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, .		37,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, .		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, .		6,614.50
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, .		0
25	Net income from foreclosed real estate during the past year, .		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday after July 19th.		
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday after July 19th.		

OFFICERS.—President, Levi E. Coe; Treasurer, W. H. Catlin; Directors, O. H. Platt, A. Chamberlain, Walter Hubbard, John L. Billard, Selah A. Hull, E. J. Doolittle, H. Wales Lines, Benj. Page, Homer A. Curtiss, Eugene A. Hall, August Maschmeyer, George P. Murdock, Arthur S. Lane.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,525,078.00	Whole amount of deposits, \$7,378,926.21	
Loans on collateral sec'y, . . .	21,085.00	Surplus account, . . .	500,000.00
Loans on personal security only, . . .	600.00	Interest account, less current expenses and taxes paid, . . .	132,861.37
Town, city, school district, and corporation bonds, . . .	3,472,327.00	Profit and loss account, . . .	66,923.23
Railroad bonds, . . .	2,495,000.00	Rent account, . . .	464.00
Railroad stocks, . . .	27,070.00	Special Deposits, . . .	14,980.60
Bank st'ks in Connecticut, . . .	166,500.00		
Bank st'ks in other States, . . .	31,000.00		
Real estate by foreclosure, . . .	112,400.00		
Banking house, . . .	31,000.00		
Premium account, . . .	62,840.00		
Cash in banks, . . .	143,281.87		
Cash in vault, . . .	5,924.04		
Total Assets, . . .	\$8,094,105.41	Total Liabilities, . . .	\$8,094,105.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Ansonia, Conn., 4s, 1915, \$	50,000.00	50,000.00	53,500.00
Greenwich, " 4s, 1915,	60,000.00	60,000.00	64,200.00
Middletown City, Conn., 4s, 1922,	200,000.00	200,000.00	220,000.00
" " Town, " 4s, 1908-1908,	48,000.00	48,000.00	48,960.00
Plainville, " 4s, 1905, 1910-15,	15,000.00	15,000.00	15,600.00
Stonington, " 4s, 1908,	15,000.00	15,000.00	15,300.00
West Haven Sch. Dist., Conn., 4½s, 1909,	20,000.00	20,000.00	20,600.00
25 " Springs, Colo., 4s, 1916,	14,000.00	14,000.00	14,140.00
50 " " 4s, 1917,	50,000.00	50,000.00	53,000.00
62 " Nat. 4s, 1921,	50,000.00	50,000.00	50,000.00
	5s, 1913,	10,000.00	10,000.00
	4½s, 1904,	3,000.00	3,000.00
Totals, . . . 4s, 1915,	82,000.00	82,000.00	33,600.00
	4s, 1903,	2,500.00	2,500.00
	4½s, 1908,	14,000.00	14,700.00
	4½s, 1909,	14,000.00	14,840.00
	6s, 1903,	22,507.00	23,957.00
	5s, 1917,	35,000.00	40,250.00
	5s, 1917,	10,000.00	10,800.00
Indiana, " 4½s, 1920,	65,000.00	65,000.00	71,500.00
" " 4½s, 1924,	45,000.00	45,000.00	49,950.00
" " 4½s, 1930,	2,000.00	2,000.00	2,220.00
" " 4½s, 1923,	25,000.00	25,000.00	29,500.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Louisville, Kentucky,	5s, 1911,	\$ 5,000.00	5,000.00	5,650.00
Newport, "	5s, 1907 to 1919,	29,000.00	29,000.00	31,900.00
Paducah, "	4½s, 1918,	36,000.00	36,000.00	38,880.00
Bangor, Maine,	6s, 1905,	2,000.00	2,000.00	2,140.00
Portland, "	6s, 1907,	32,000.00	32,000.00	35,520.00
Lynn, Mass.,	4s, 1927,	50,000.00	50,000.00	55,500.00
Somerville, Mass.,	4s, 1911 to 1920,	14,000.00	14,000.00	14,980.00
Bay City, Michigan,	4s, 1925 to 1930,	100,000.00	100,000.00	107,000.00
Detroit, "	4s, 1918,	125,000.00	125,000.00	131,250.00
Muskegon, "	5s, 1926,	100,000.00	100,000.00	120,000.00
Duluth, Minnesota,	4½s, 1926,	21,000.00	21,000.00	23,310.00
"	6s, 1911,	9,000.00	9,000.00	10,530.00
Minneapolis, "	4s, 1919,	208,000.00	208,000.00	224,640.00
St. Paul, "	4s, 1920,	100,000.00	100,000.00	108,000.00
"	4s, 1919,	125,000.00	125,000.00	135,000.00
"	4½s, 1917,	20,000.00	20,000.00	22,800.00
Winona, "	5s, 1908 to 1917,	55,000.00	55,000.00	59,400.00
Kansas City, Missouri,	4½s, 1915,	50,000.00	50,000.00	55,000.00
St. Louis, "	6s, 1905,	10,000.00	10,000.00	10,700.00
"	4s, 1905,	128,000.00	128,000.00	129,280.00
Omaha, Nebraska,	4½s, 1917,	4,000.00	4,000.00	4,360.00
"	5s, 1907,	10,000.00	10,000.00	108,000.00
"	5s, 1912,	4,000.00	4,000.00	4,360.00
Hoboken, New Jersey,	4s, 1928,	15,000.00	15,000.00	16,200.00
Jersey City, "	7s, 1918,	100,000.00	100,000.00	128,000.00
Newark, "	7s, 1905,	10,000.00	10,000.00	11,000.00
"	4s, 1922,	50,000.00	50,000.00	54,000.00
Paterson, "	4½s, 1908-10,	105,000.00	105,000.00	111,800.00
Canton, Ohio,	4½s, 1908,	2,820.00	2,820.00	2,820.00
Cincinnati, "	7½s, 1906,	8,000.00	8,000.00	8,960.00
"	7s, 1908,	32,000.00	32,000.00	38,080.00
"	7s, 1904,	20,000.00	20,000.00	21,400.00
"	6s, 1909,	24,000.00	24,000.00	27,600.00
"	4s, 1907,	18,000.00	18,000.00	18,860.00
Columbus, "	5s, 1904 to 1908,	78,500.00	78,500.00	85,565.00
"	4s, 1903 to 1928,	143,000.00	143,000.00	147,290.00
Dayton, "	5s, 1904 to 1906,	27,000.00	27,000.00	28,080.00
"	4s, 1902,	8,000.00	8,000.00	8,000.00
Toledo, "	5s, 1903 to 1918,	156,000.00	156,000.00	16,848.00
"	4½s, 1914,	91,000.00	91,000.00	96,460.00
"	4½s, 1903,	71,000.00	71,000.00	71,000.00
"	3½s, 1919 to 1929,	75,000.00	75,000.00	76,500.00
Zanesville, "	4½s, 1909,	20,000.00	20,000.00	21,000.00
Johnstown, Pennsylvania,	4½s, 1904 to 1924,	50,000.00	50,000.00	50,500.00
Pittsburg, "	3½s, 1930,	300,000.00	300,000.00	336,000.00
Racine, Wisconsin,	4s, 1903,	15,000.00	15,000.00	15,000.00
"	5s, 1908 to 1916,	14,000.00	14,000.00	16,260.00
Totals,		\$3,472,327.00	3,472,327.00	3,607,840.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.				
Ashtabula & Pittsburg,	6s, 1908,	\$ 12,000.00	12,000.00	18,440.00
Buffalo & Susquehanna,	5s, 1913,	30,000.00	30,000.00	30,600.00
Burlington, C. Rapids & North'n,	5s, 1934,	44,000.00	44,000.00	54,560.00
" " " "	5s, 1906,	65,000.00	65,000.00	67,600.00
Chicago, Burlington & Quincy,	7s, 1903,	100,000.00	100,000.00	103,000.00
Burlington & Mo. River,	6s, 1918,	50,000.00	50,000.00	63,000.00
Iowa Division,	5s, 1919,	57,000.00	57,000.00	64,980.00
Nebraska Extension,	4s, 1927,	22,000.00	22,000.00	23,760.00
Sinking Fund, Iowa Division,	4s, 1919,	42,000.00	42,000.00	47,880.00
Chicago & Eastern Illinois:—				
Chicago & Indiana Coal Co.,	5s, 1936,	50,000.00	50,000.00	61,500.00
Danville & Grape Creek,	6s, 1920,	5,000.00	5,000.00	63,000.00
Gen'l Consol. & 1st mtge.,	5s, 1937,	100,000.00	100,000.00	103,000.00
Chicago, Milwaukee & St. Paul:—				
Chicago & Lake Superior,	5s, 1921,	35,000.00	35,000.00	42,000.00
Chicago & Pacific Western,	5s, 1921,	50,000.00	50,000.00	59,000.00
Dakota & Great Southern,	5s, 1916,	50,000.00	50,000.00	56,500.00
Dubuque Division,	6s, 1920,	50,000.00	50,000.00	64,000.00
Hastings & Dakota,	7s, 1910,	50,000.00	50,000.00	62,500.00
La Crosse & Davenport,	5s, 1919,	40,000.00	40,000.00	47,200.00
Mineral Point,	5s, 1910,	205,000.00	205,000.00	221,400.00
Southwestern,	6s, 1909,	50,000.00	50,000.00	57,500.00
Terminal Mortgage,	5s, 1914,	95,000.00	95,000.00	106,400.00
Wisconsin & Minnesota,	5s, 1921,	50,000.00	50,000.00	58,500.00
Chicago & Northwestern:—				
Cedar Rapids & Mo. River,	7s, 1916,	13,500.00	13,500.00	18,360.00
Chicago & Tomah,	6s, 1905,	55,000.00	55,000.00	58,850.00
Madison Extension,	7s, 1911,	20,000.00	20,000.00	25,200.00
Menominee River,	7s, 1906,	11,000.00	11,000.00	12,430.00
Milwaukee, L. Shore & West'n,	5s, 1929,	26,000.00	26,000.00	34,840.00
Northwestern Union,	7s, 1917,	26,500.00	26,500.00	37,100.00
Chic., St. Paul, Minn. & Omaha,	6s, 1930,	20,000.00	20,000.00	27,600.00
St. P., Stillwater & Taylor's F.,	7s, 1908,	1,000.00	1,000.00	1,160.00
Chicago, Rock Island & Pacific,	6s, 1917,	50,000.00	50,000.00	64,000.00
Chicago & Northwestern:—				
Ottumwa, Cedar Falls & St. P.,	5s, 1909,	32,000.00	32,000.00	35,200.00
Eastern Railway of Minnesota,	5s, 1908,	190,000.00	190,000.00	203,300.00
Northern Division,	4s, 1928,	50,300.00	50,000.00	53,000.00
Illinois Central,	5s, 1921,	60,000.00	60,200.00	72,000.00
Michigan Central,	5s, 1931,	22,000.00	22,000.00	28,160.00
Minneapolis & St. Louis,	4s, 1949,	100,000.00	100,000.00	104,000.00
Southwestern Extension,	7s, 1910,	35,000.00	35,000.00	42,350.00
New York, New Haven & Htfd.,	4s, 1903,	5,000.00	5,000.00	11,450.00
Western Pennsylvania,	4s, 1928,	25,000.00	25,000.00	27,000.00
St. Paul, Minneapolis & Manitoba,	4½s, 1933,	165,000.00	165,000.00	184,800.00
" " " "	6s, 1923,	10,000.00	10,000.00	13,700.00
" " " "	6s, 1910,	190,000.00	190,000.00	218,500.00
Minneapolis & Duluth,	7s, 1907,	1,000.00	1,000.00	1,140.00
New York & Long Branch,	4s, 1941,	185,000.00	185,000.00	148,500.00
Totals,		\$2,495,000.00	2,495,000.00	2,893,960.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
564 shares	National, Middletown, \$	42,800.00	42,800.00	50,760.00
185 "	Middlesex Co. National, "	18,500.00	18,500.00	17,575.00
200 "	Central, "	15,000.00	15,000.00	18,000.00
150 "	Hartford, Hartford,	15,000.00	15,000.00	20,250.00
200 "	City, "	20,000.00	20,000.00	18,000.00
160 "	Thames, Norwich,	16,000.00	16,000.00	25,600.00
9 "	First, "	900.00	900.00	900.00
84 "	Yale, New Haven,	3,400.00	3,400.00	4,420.00
16 "	First, Portland,	1,600.00	1,600.00	1,680.00
137 "	Home, Meriden,	13,700.00	13,700.00	15,755.00
56 "	First, "	5,600.00	5,600.00	11,200.00
57 "	Meriden, "	5,700.00	5,700.00	5,700.00
88 "	National Pahquioque, Danbury,	8,800.00	8,800.00	9,680.00
260 "	American Exchange Nat., New York,	26,000.00	26,000.00	70,720.00
100 "	Nassau, "	5,000.00	5,000.00	10,000.00
Totals,		\$ 197,500.00	197,500.00	280,240.00
RAILROAD AND OTHER STOCKS.				
125 shares	N. Y., N. H. & H. R. R., \$	12,500.00	12,500.00	29,125.00
83 "	Brainerd, Shaler & Hall Quarry Co.,	8,200.00	1,600.00	2,560.00
602 "	Middlesex Quarry Co.,	60,200.00	12,040.00	12,040.00
84 "	International Silver Co., pref.,	3,400.00	850.00	1,190.00
20 "	" " " " com'n,	2,000.00	80.00	360.00
Totals,		\$ 81,800.00	27,070.00	45,275.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,326; total amount,	\$2,164,178.21
2	Number of depositors having \$1,000 and not over \$2,000,	1,111; total amount,	1,559,619.00
3	Number depositors having over \$2,000 and not over \$10,000,	878; total amount,	8,488,872.00
4	Number of depositors having over \$10,000,	20; total amount,	216,257.00
5	Total number of depositors,	11,830; total deposits,	\$7,878,926.21
6	Largest amount due a single depositor,		12,885.00
7	Number of accounts opened during the past year, 1115; number closed, 824; increase, 291.		
8	Amount deposited, including interest credited, during the past year,		969,055.39
9	Amount withdrawn during the past year,		835,188.81
10	Amount of increase,		133,867.08

MIDDLETOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received during the past year was	\$364,034.15
12	Total expenses, including salaries, during the past year, were	14,067.87
13	State tax during the past year was	17,347.46
14	Dividends the past year:	
	2 per cent. paid Nov. 1, 1901; amount, \$142,696.15	
	2 per cent. paid May 1, 1902; amount, 148,898.14—	286,594.29
15	Net amount of premiums charged off the past year, ...	21,314.56
16	Total amount of loans of every description charged off the past year, ...	7,373.39
17	Amount past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	17,336.5
19	Amount of assets yielding no income the past year, ...	12,120.008
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	600.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	8,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	1.41%
25	Net income from foreclosed real estate during the past year, ...	1,483.66
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in June.	
28	8 per cent. on excess of \$10,000.	

OFFICERS.—President, George A. Coles; Treasurer, Henry H. Smith; Directors or Trustees, Charles A. Boardman, M. B. Copeland, Henry Ward, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden, Henry H. Smith, William H. Burrows, Eddie S. Davis, T. Macdonough Russell, Heman C. Whittlesey.

MILFORD SAVINGS BANK.

W. CECIL DURAND, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$189,490.00	Whole amount of deposits, . . .	\$311,412.75
Loans on personal sec'y only, . . .	1,575.00	Surplus account, . . .	16,944.33
Town, city, and borough notes and orders, . . .	5,000.00	Interest account, less current expenses and taxes paid, . . .	2,809.97
United States bonds, . . .	100.00	Profit and loss account, . . .	8,503.27
Town, city, school district, and corporation bonds, . . .	63,600.00		
Railroad bonds, . . .	27,000.00		
Bank stocks in Connecticut, . . .	40,560.00		
Real estate by foreclosure, . . .	5,000.00		
Fixture account, . . .	2,815.65		
Insurance and taxes advanced on real estate, . . .	223.50		
Cash in banks, . . .	1,694.72		
Cash in vault, . . .	2,111.45		
Total Assets, . . .	\$339,170.32	Total Liabilities, . . .	\$339,170.32

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Four per cent., ...	\$ 100.00	100.00	111.00
TOWN NOTES AND ORDERS.			
Town of Milford, ...	\$ 5,000.00	5,000.00	5,000.00
TOWN AND CITY BONDS.			
Town of Milford, 4s, 1905, . . .	\$ 18,000.00	18,000.00	18,000.00
" " 4s, 1910, . . .	27,600.00	27,600.00	27,600.00
City of Columbus, Ohio, 4s, 1905, . . .	5,000.00	5,000.00	5,000.00
" " 4s, 1910, . . .	10,000.00	10,000.00	10,000.00
" " 4½s, 1921, . . .	3,000.00	3,000.00	3,000.00
Totals, ...	\$ 63,600.00	63,600.00	63,600.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903, . . .	\$ 10,000.00	10,000.00	10,000.00
New York, Providence & Boston, 4s, 1942, . . .	5,000.00	5,000.00	5,200.00
Chicago & Northwestern S. F., 6s, 1929, . . .	7,000.00	7,000.00	8,120.00
Buffalo, New York & Erie, 7s, 1916, . . .	5,000.00	5,000.00	6,750.00
Totals, ...	\$ 27,000.00	27,000.00	30,070.00

MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
140	shares	Merchants Nat.,	New Haven, \$	7,000.00	7,000.00	8,400.00
22	"	Nat. New Haven,	"	2,200.00	2,200.00	4,180.00
30	"	Yale Nat.,	"	3,000.00	3,000.00	3,900.00
21	"	Second Nat.,	"	2,100.00	2,100.00	3,990.00
50	"	Nat. Tradesmen's,	"	5,000.00	7,080.00	7,250.00
10	"	Middlesex Co. Nat.,	Middletown,	1,000.00	1,000.00	1,000.00
9	"	First Nat.,	Meriden,	900.00	900.00	1,710.00
36	"	Conn. Nat.,	Bridgeport,	3,600.00	5,450.00	5,760.00
51	"	Nat. Bk. of Com.,	New London,	5,100.00	5,100.00	6,875.00
8	"	Mechanics,	New Haven,	480.00	480.00	600.00
50	"	Phoenix Nat.,	Hartford,	5,000.00	6,300.00	6,300.00
Totals,				\$ 85,880.00	40,560.00	49,465.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,078; total amount,	\$185,432.82
2	Number of depositors having \$1,000 and not over \$2,000,	63; total amount,	84,839.49
3	Number of depositors having over \$2,000 and not over \$10,000,	16; total amount,	41,140.44
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,152; total deposits,	\$311,412.75
6	Largest amount due a single depositor,		8,542.98
7	Number of accounts opened during the past year, 140; number closed, 105; increase, 35.		
8	Amount deposited, including interest credited, during the past year,		94,051.36
9	Amount withdrawn during the past year,		77,310.57
10	Amount of increase,		16,740.79
11	Amount of income received during the past year was		17,022.00
12	Total expenses, including salaries, during the past year, were		1,848.26
13	State tax during the past year was		481.51
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1902; amount,	\$5,494.97	
	2 per cent. paid July 1, 1902; amount,	5,688.40—	11,183.37
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,470.48
19	Amount of assets yielding no income the past year,		5,750.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00

MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	\$500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday after July 16th of each year.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday after July 16th of each year.	

OFFICERS.—President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, William G. Mitchell, Dumond P. Merwin, Edward G. Miles, George M. Gunn, James T. Higby, Frederick L. Tibbals, Charles Luke, James L. Miles, Sanford Hawkins, Theodore Thompson, George H. Furman, Richard P. Hepburn, Henry C. Peck, Harry M. Merwin, W. Cecil Durand.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$89,995.00	Whole amount of deposits, . . .	\$399,564.48
Loans on collateral security, . . .	2,810.00	Surplus account, . . .	12,000.00
Loans on personal sec'y only, . . .	10,400.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	21,800.00	paid, . . .	5,829.00
Town, city, school district,		Profit and loss account, . . .	1,296.09
and corporation bonds, . . .	46,000.00	Rent account, . . .	719.37
Railroad bonds, . . .	142,500.00		
Bank stocks in Connecticut, . . .	69,900.00		
Real estate by foreclosure, . . .	1,443.93		
Premium account, . . .	19,359.25		
Cash in banks, . . .	12,690.71		
Cash in vault, . . .	2,010.05		
Total Assets, . . .	\$418,908.94	Total Liabilities, . . .	\$418,908.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
East Haddam Town, ... \$	16,800.00	16,800.00	16,800.00
Naugatuck "	5,000.00	5,000.00	5,000.00
Totals, ... \$	21,800.00	21,800.00	21,800.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12, \$	10,000.00	10,000.00	10,300.00
" Groton, " 4s, 1913, ...	5,000.00	5,000.00	5,250.00
" Hebron, Conn., untax'ble, 3½s, 1909, ...	5,000.00	5,000.00	5,000.00
" N. Haven, " 3½s, 1929, ...	6,000.00	6,000.00	5,300.00
City of Ansonia, Conn., 4s, 1905-15, ...	5,000.00	5,000.00	5,200.00
" Norwalk, " 4s, 1907, ...	5,000.00	5,000.00	5,100.00
" Minneapolis, Minn., 4s, 1919, ...	5,000.00	5,000.00	5,400.00
" Duluth, " 4s, 1920, ...	5,000.00	5,000.00	5,000.00
Totals, ... \$	46,000.00	46,000.00	46,550.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Ashland Coal & Iron Railw'y Co., 4s, 1925,	\$ 5,000.00	5,000.00	5,000.00
Atch., Top. & Santa Fe, Gen. m, 4s, 1995,	3,500.00	3,500.00	3,570.00
" " " Adj., 4s, 1995,	2,000.00	2,000.00	1,900.00
Buffalo & Susquehanna, 4s, 1951,	5,000.00	5,000.00	5,000.00
Central of New Jersey, 5s, 1987,	10,000.00	10,000.00	13,500.00
Chicago, Burlington & Quincy, 7s, 1908,	5,000.00	5,000.00	5,150.00
" " " 3½s, 1949,	10,000.00	10,000.00	9,900.00
Chicago, Milwaukee & St. Paul:—			
Southern Minnesota, 6s, 1910,	3,000.00	3,000.00	3,450.00
Wisconsin Valley, 6s, 1920,	3,000.00	3,000.00	3,900.00
Chicago, Rock Island & Pacific, 6s, 1917,	10,000.00	10,000.00	12,700.00
" " " 4s, 1988,	10,000.00	10,000.00	10,900.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	5,000.00	5,450.00
Delaware & Hudson Canal, 7s, 1917,	5,000.00	5,000.00	7,000.00
Eastern Railway of Minnesota, 4s, 1928-48,	10,000.00	10,000.00	10,500.00
Illinois Central Railway Co.:—			
Springfield Division, 3½s, 1951,	5,000.00	5,000.00	5,000.00
Omaha " 3s, 1951,	10,000.00	10,000.00	8,700.00
Minneapolis & St. Louis, 4s, 1949,	10,000.00	10,000.00	10,400.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	18,500.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,500.00
N. Y. Central & Hudson River, 7s, 1908,	10,000.00	10,000.00	10,000.00
Rensselaer & Saratoga, 7s, 1921,	6,000.00	6,000.00	8,820.00
Totals,	\$ 142,500.00	142,500.00	159,840.00
BANK STOCKS.			
32 shares Nat. B'k of New Eng., East Haddam, \$	3,200.00	3,200.00	3,200.00
40 " Deep River National, Deep River,	4,000.00	4,000.00	4,400.00
22 " Southington " Southington,	2,200.00	2,200.00	2,420.00
10 " Mystic River " Mystic River,	500.00	500.00	600.00
16 " Yale " New Haven,	1,600.00	1,600.00	2,080.00
10 " Union, New London,	1,000.00	1,000.00	1,000.00
10 " City, Hartford,	1,000.00	1,000.00	900.00
60 " National Exchange, "	3,000.00	3,000.00	3,900.00
40 " Hartford National, "	4,000.00	4,000.00	5,400.00
40 " Phoenix " "	4,000.00	4,000.00	4,800.00
30 " Ætna " "	3,000.00	3,000.00	5,700.00
20 " Charter Oak " "	2,000.00	2,000.00	2,000.00
40 " Farm. & Mech. " "	4,000.00	4,000.00	4,800.00
70 " American " "	3,500.00	3,500.00	4,900.00
40 " First " "	4,000.00	4,000.00	5,000.00
26 " " " Portland,	2,600.00	2,600.00	2,600.00
20 " " " Middletown,	2,000.00	2,000.00	2,000.00
40 " Middletown " "	3,000.00	3,000.00	4,000.00
40 " Central " "	3,000.00	3,000.00	3,200.00
15 " Middlesex Co. " "	1,500.00	1,500.00	1,350.00

MOODUS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
20 shares	Home National, Meriden,	\$ 2,000.00	2,000.00	2,200.00
14 "	Meriden " "	1,400.00	1,400.00	1,400.00
6 "	Danbury " Danbury,	600.00	600.00	600.00
20 "	National Pahquioque, "	2,000.00	2,000.00	2,000.00
25 "	Thames National, Norwich,	2,500.00	2,500.00	2,750.00
20 "	Uncas " "	2,000.00	2,000.00	2,000.00
15 "	First " "	1,500.00	1,500.00	1,200.00
8 "	Merchants " "	800.00	800.00	860.00
50 "	Waterbury " Waterbury.	2,500.00	2,500.00	2,750.00
10 "	Citizens " "	1,000.00	1,000.00	1,300.00
10 "	Manufacturers " "	1,000.00	1,000.00	1,250.00
Totals,		\$ 69,900.00	69,900.00	84,060.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	977 ; total amount,	\$168,825.99
2	Number of depositors having \$1,000 and not over \$2,000,	61 ; total amount,	88,828.64
3	Number of depositors having over \$2,000 and not over \$10,000,	85 ; total amount,	108,040.58
4	Number of depositors having over \$10,000,	8 ; total amount,	89,869.82
5	Total number of depositors,	1,076 ; total deposits,	\$399,564.48
6	Largest amount due a single depositor,		17,285.10
7	Number of accounts opened during the past year, 125 ; number closed, 104 ; increase, 21.		
8	Amount deposited, including interest credited, during the past year,		66,784.36
9	Amount withdrawn during the past year,		55,299.61
10	Amount of increase,		11,484.75
11	Amount of income received during the past year was		19,002.01
12	Total expenses, including salaries, during the past year, were		1,075.86
13	State tax during the past year was		610.64
14	Dividends the past year :		
	2 per cent. paid Jan. 1, 1902 ; amount,	\$7,548.36	
	1½ per cent. paid July 1, 1902 ; amount,	6,707.10—	14,255.46
15	Net amount of premiums charged off the past year,		2,120.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		486.19
19	Amount of assets yielding no income the past year,		1,000.00
20	Loans on real estate— are they all first mortgages ?		Yes

MOODUS SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$12,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	8%
25	Net income from foreclosed real estate during the past year,	43.50
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Thursday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Thursday in July.	

OFFICERS.— President, Charles E. Brownell; Vice President, Alfred E. Purple; Treasurer, Eugene W. Chaffee; Directors or Trustees, Charles E. Brownell, Alfred E. Purple, Eugene W. Chaffee, Theodore Fuller, William L. Fowler, Jr., Arthur W. Chaffee, Albert E. Olmsted, Thaddeus R. Spencer.

THE NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,811,750.00	Whole amount of deposits, \$2,700,570 21	
Loans on collateral security, . . .	128,540.00	Surplus account, . . .	120,000.00
Town, city, and corporation notes and orders, . . .	100,000.00	Interest account, less current expenses and taxes paid, . . .	15,053.85
School district notes and orders, . . .	900.00	Profit and loss account, . . .	6,113.51
United States bonds, . . .	8,000.00	Rent account, . . .	301.37
State bonds, . . .	15,000.00		
Town, city, school district, and corporation bonds, . . .	477,155.00		
Railroad bonds, . . .	595,727.50		
Bank stocks in Connecticut, . . .	97,620.00		
Real estate by foreclosure, . . .	23,891.99		
Cash in banks, . . .	74,808.77		
Cash in vault, . . .	9,145.68		
Total Assets, . . .	\$2,842,038.94	Total Liabilities, . . .	\$2,842,038.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, ...	\$ 5,000.00	5,000 00	5,600.00
Fours of 1925, ...	3,000 00	3,000.00	4,100.00
Totals, ...	\$ 8,000.00	8,000.00	9,700.00
STATE BONDS.			
State of Connecticut, 3s, 1910, \$	5,000.00	5,000.00	5,100.00
" Massachusetts, 3s, 1940, \$	5,000.00	5,000.00	5,100.00
" New York, 3s, 1906, \$	5,000.00	5,000.00	5,050.00
Totals, ...	\$ 15,000.00	15,000.00	15,250.00
TOWN, CITY, AND CORP. NOTES AND ORDERS.			
Town of Orange, Conn., ...	\$ 5,000.00	5,000.00	5,000.00
Fair Haven & Westville R. R. Co., ...	95,000.00	95,000.00	95,000.00
Totals, ...	\$ 100,000.00	100,000.00	100,000.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Western School District, Wallingford, . . \$	900.00	900.00	900.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
New Haven City School Dist., 4s, 1909-1920, \$	17,000.00	17,000.00	18,020.00
Second No. Sch. Dist., H'd, 4s, 1904-1924,	10,000.00	10,000.00	10,300.00
Cent'l Sch. Dist., Wall'gford, 4s, 1904-1914,	10,000.00	9,850.00	10,100.00
New Haven Town Bonds, 3½s, 1909-1939,	19,000.00	18,465.00	19,285.00
Norwalk " 8½s, 1918,	5,000.00	5,000.00	5,125.00
Lyme " 4s, 1918,	5,000.00	5,000.00	5,425.00
Glastonbury " 4s, 1908,	6,000.00	6,000.00	6,180.00
Norfolk " 4s, 1908,	6,000.00	6,000.00	6,180.00
Killingly " 3½s, 1920,	5,000.00	5,000.00	6,125.00
New Canaan " 3½s, 1929,	10,000.00	10,000.00	10,350.00
Stratford " 4s, 1918,	5,000.00	5,000.00	5,425.00
Portland " 3½s, 1919,	10,000.00	10,000.00	10,250.00
Essex " 3½s, 1928,	10,000.00	10,000.00	10,600.00
Litchfield " 3½s, 1911-1916,	10,000.00	10,000.00	10,150.00
Naugatuck " 4s, 1912,	15,000.00	15,000.00	15,825.00
Wallingford Borough Bonds, 3½s, 1919-1925,	10,000.00	10,000.00	10,300.00
New Haven City Bonds, 3½s, 1903-1904,	3,000.00	2,910.00	3,015.00
Bridgeport " 3½s, 1917,	6,000.00	6,000.00	6,210.00
New London " 3½s, 1919,	6,500.00	6,500.00	6,725.00
New Britain " 4s, 1918,	5,000.00	5,000.00	5,300.00
Middletown " 3½s, 1915,	5,000.00	5,000.00	5,200.00
Waterbury " 4s, 1910,	6,000.00	6,000.00	6,300.00
Boston, Mass., " 4s, 1917,	5,000.00	5,000.00	5,500.00
Providence, R. I., " 4s, 1911,	5,000.00	5,000.00	5,350.00
Pawtucket, " 4s, 1937,	5,000.00	5,000.00	5,650.00
Woonsocket, " 4s, 1927,	6,000.00	6,000.00	6,660.00
Newark, N. J., " 4s, 1922,	6,000.00	6,000.00	6,660.00
Paterson, " 4½s, 1904,	5,000.00	5,000.00	5,125.00
Trenton, " 4s, 1907,	6,000.00	6,000.00	6,180.00
Wilmington, Del., " 4s, 1924,	6,000.00	6,000.00	6,510.00
Pittsburg, Penn., " 3½s, 1930,	5,000.00	5,000.00	5,100.00
Cincinnati, Ohio, " 7s, 1908,	7,000.00	7,000.00	8,435.00
Columbus, " 4½s, 1902,	5,000.00	5,000.00	5,000.00
" " " 4s, 1905-1908,	14,000.00	13,830.00	14,420.00
" " " 4s, 1910,	20,000.00	19,600.00	20,900.00
Toledo, " 4½s, 1903,	5,000.00	5,000.00	5,050.00
" " " 3½s, 1930,	10,000.00	10,000.00	10,350.00
" " " 4s, 1942,	5,000.00	5,000.00	5,775.00
Hamilton, " 5s, 1907,	5,000.00	5,000.00	5,325.00
Bay City, Mich., " 4s, 1904,	5,000.00	5,000.00	5,025.00
Louisville, Ky., " 4s, 1923-1930,	5,000.00	5,000.00	5,600.00
" " " 4s, 1928,	10,000.00	10,000.00	11,400.00
" " " 4s, 1930,	41,000.00	41,000.00	47,150.00
Chicago, Ill., " 4s, 1921,	15,000.00	15,000.00	16,575.00
Minneapolis, Minn., " 4s, 1919,	5,000.00	5,000.00	5,475.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.— CONT'D.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.			
St. Joseph, Mo., City Bonds, 6s, 1908, \$	5,000.00	5,000.00	5,125.00
Kansas City, Mo., " 4½s, 1915,	5,000.00	5,000.00	5,575.00
" " Kansas, " 4½s, 1909-1914,	7,000.00	7,000.00	7,420.00
" " " 6s, 1908-1906,	9,000.00	9,000.00	9,180.00
Omaha, Neb., " 4½s, 1907,	8,000.00	8,000.00	8,320.00
" " " 5s, 1905,	10,000.00	10,000.00	10,350.00
" " " 4s, 1918,	15,000.00	15,000.00	15,675.00
Sioux City, Ia., " 4½s, 1906-1915,	5,000.00	5,000.00	5,125.00
Dubuque, " 4s, 1917,	5,000.00	5,000.00	5,300.00
Colorado Spr'gs, Col., " 4s, 1911-1916,	10,000.00	10,000.00	10,300.00
" " " 4s, 1912-1917,	10,000.00	10,000.00	10,300.00
Los Angeles, Cal., " 5s, 1903,	4,000.00	4,000.00	4,060.00
Totals,	\$ 478,500.00	477,155.00	508,335.00
RAILROAD BONDS.			
N. Y., N. H. & Hartford, 4s, 1903, \$	20,000.00	20,000.00	20,100.00
New London Northern, 4s, 1910,	12,000.00	12,000.00	12,600.00
Providence & Worcester, 4s, 1947,	8,000.00	8,000.00	9,280.00
N. Y. Cen. & Hudson River, 7s, 1903,	5,000.00	5,000.00	5,100.00
Conn. & Pa'smpsic (Bos. & Me.), 4s, 1943,	7,000.00	7,000.00	7,980.00
Maine Central R. R., 4s, 1912,	5,000.00	5,000.00	5,275.00
" " (D. & N. R. R.), 4s, 1917,	5,000.00	5,000.00	5,150.00
U. & B. R. (N. Y. C. & H. R. R. R.), 4s, 1922,	6,000.00	6,000.00	6,600.00
Beech Creek " 4s, 1936,	10,000.00	10,000.00	11,200.00
River Front R. R. (Penn. R. R.), 4½s, 1912,	5,000.00	5,000.00	5,200.00
Ashland Coal & Iron R. R., 4s, 1905-1925,	10,000.00	10,000.00	10,500.00
Sunb'y & Lewi'on (Penn. R. R.), 4s, 1936,	5,000.00	5,000.00	5,250.00
Erie & Pittsburg " 3½s, 1940,	45,000.00	45,000.00	45,900.00
Lake Shore & Mich. Southern, 7s, 1903,	5,000.00	5,000.00	5,250.00
Michigan Central:—			
Michigan Air Line, 4s, 1940,	25,000.00	25,000.00	27,250.00
Grand River Valley, 6s, 1909,	5,000.00	5,000.00	5,750.00
Illinois Central, main line, 4s, 1951,	6,000.00	6,000.00	6,780.00
Springfield Division, 3½s, 1951,	17,000.00	16,790.00	17,340.00
Western Lines, 4s, 1951,	5,000.00	5,000.00	5,600.00
Chicago, St. Louis & N. O., 3½s, 1951,	5,000.00	5,000.00	5,150.00
Louisville Division, 3½s, 1953,	20,000.00	20,000.00	20,200.00
Omaha Division, 3s, 1951,	10,000.00	9,950.00	8,500.00
Litchfield Division, 3s, 1951,	10,000.00	9,100.00	8,500.00
Eastern R.R. of Minn. (Gt. N.), 5s, 1908,	14,000.00	14,000.00	15,120.00
" " " 4s, 1928-1948,	10,000.00	10,000.00	10,600.00
Chicago & Alton, 3s, 1949,	30,000.00	26,787.50	25,500.00
Minneapolis & St. Louis, 4s, 1949,	60,000.00	60,000.00	63,600.00
Bur., Cedar Rapids & Northern, 5s, 1906,	26,000.00	26,000.00	27,300.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Northwestern:—			
Menominee Extension, 7s, 1911,	\$ 11,000.00	11,000.00	14,800.00
Chicago & Tomah, 6s, 1905,	5,000.00	5,000.00	5,850.00
Chic., Bur. & Quincy (Ia. Div.), 4s, 1919,	19,000.00	19,000.00	19,850.00
" " (Neb. Ex.), 4s, 1927,	10,000.00	10,000.00	10,900.00
" " (Illa. Div.), 3½s, 1929-1949,	15,000.00	15,000.00	15,150.00
Chic., Milwaukee & St. Paul, 4s, 1939,	10,000.00	10,000.00	11,500.00
" " " 3½s, 1939,	20,000.00	20,000.00	20,800.00
Chic., Milwaukee & St. Paul:—			
South Minnesota Division, 6s, 1910,	8,000.00	8,000.00	9,200.00
Mineral Point, 5s, 1910,	15,000.00	15,000.00	16,200.00
Dakota & Gt. So., 5s, 1916,	5,000.00	5,000.00	5,600.00
Hastings & Dakota, 5s, 1910,	5,000.00	5,000.00	5,375.00
Chic., Rock Island & Pacific, 4s, 1939,	50,000.00	50,000.00	54,750.00
St. P., Minn. & Man. Mon. Ex., 4s, 1937,	87,000.00	87,000.00	38,850.00
Totals,	\$ 601,000.00	595,727.50	629,900.00
BANK STOCKS.			
176 shares Yale National, New Haven, \$	17,600.00	17,600.00	22,880.00
270 " Merchants " "	13,500.00	13,500.00	17,550.00
154 " Second " "	15,400.00	15,400.00	30,080.00
1,152 " County " "	11,520.00	11,520.00	18,482.00
82 " Tradesmen's " "	3,200.00	3,200.00	4,800.00
25 " Mechanics Bank, " "	1,500.00	1,500.00	1,875.00
30 " First National, Middletown, " "	3,000.00	3,000.00	3,060.00
50 " Middlesex Co. " "	5,000.00	5,000.00	5,000.00
14 " Phoenix " Hartford, " "	1,400.00	1,400.00	1,708.00
40 " City Bank " " "	4,000.00	4,000.00	3,800.00
48 " First " Meriden, " "	4,800.00	4,800.00	9,600.00
13 " Home " " "	1,300.00	1,300.00	1,560.00
14 " Southington " Southington, " "	1,400.00	1,400.00	1,470.00
31 " Clinton " Clinton, " "	3,100.00	3,100.00	3,472.00
45 " National Bank of Norwalk, " "	4,500.00	4,500.00	4,725.00
10 " Fairfield County National, " "	1,000.00	1,000.00	1,000.00
14 " First National, Portland, " "	1,400.00	1,400.00	1,498.00
40 " Union Bank, New London, " "	4,000.00	4,000.00	4,040.00
Totals,	\$ 97,620.00	97,620.00	136,500.00

THE NATIONAL SAVINGS BANK OF NEW HAVEN.—CONT'D.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	4,006; total amount, \$1,100,384.88	
2	Number of depositors having \$1,000 and not over \$2,000, ...	761; total amount, ...	937,570.25
3	Number of depositors having over \$2,000 and not over \$10,000, ...	211; total amount, ...	680,697.95
4	Number of depositors having over \$10,000, ...	1; total amount, ...	31,917.13
5	Total number of depositors, ...	4,979; total deposits, \$2,700,570.21	
6	Largest amount due a single depositor, ...		31,917.13
7	Number of accounts opened during the past year, 906; number closed, 657; increase, 249.		
8	Amount deposited, including interest credited, during the past year, ...		749,667.27
9	Amount withdrawn during the past year, ...		662,698.82
10	Amount of increase, ...		86,968.45
11	Amount of income received during the past year was		128,974.69
12	Total expenses, including salaries, during the past year, were		7,261.57
13	State tax during the past year was		5,976.30
14	Dividends the past year:		
	1½, 1½, and 2 per cent. paid Jan. 1, 1902; amount, \$47,517.65		
	1½ and 1½ per cent. paid July 1, 1902; amount, 44,248.33—		91,766.98
15	Net amount of premiums charged off the past year, ...		5,904.50
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		18,071.84
19	Amount of assets yielding no income the past year, ...		5,000.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		32,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		95,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		25,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...		about 1½
25	Net income from foreclosed real estate during the past year, ...		297.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after first Tuesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after first Tuesday in July.		
28	3¼ on sums of \$2,000 and less, and 8% on the excess of \$2,000.		

OFFICERS.—President, Frederick W. J. Sizer; Treasurer, Julius Twiss; Directors or Trustees, Frederick W. J. Sizer, Julius Twiss, John B. Carrington, George D. Watrous, Fred C. Earle, Francis E. Spencer, James D. Dewell, Charles F. Root, Theodore J. Ackerman, Pierce N. Welch, William T. Fields, Max Adler, Peter E. Bowman.

NAUGATUCK SAVINGS BANK.

ADELBERT C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$638,666.49	Whole amount of deposits, \$1,286,694.98	
Loans on collateral security, . . .	12,250.00	Surplus account, . . .	89,000.00
Loans on personal security only, . . .	48,850.00	Interest account, less current expenses and taxes paid, . . .	9,986.40
Town, city, and borough notes and orders, . . .	40,000.00	Profit and loss account, . . .	227.21
School district notes and orders, . . .	10,000.00		
Town, city, school district, and corporation bonds, . . .	109,000.00		
Railroad bonds, . . .	306,400.00		
Bank stocks in Connecticut, . . .	86,000.00		
Bank stocks in other States, . . .	5,000.00		
Real estate by foreclosure, . . .	14,596.80		
Insurance and taxes advanced on real estate mortgaged, . . .	109.69		
Premium account, . . .	46,868.08		
Cash in banks, . . .	22,233.11		
Cash in vaults, . . .	1,639.92		
Total Assets, . . .	\$1,835,908.59	Total Liabilities, . . .	\$1,835,908.59

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of West Hartford, Conn., ... \$	5,000.00	5,000.00	5,000.00
Borough of Naugatuck, ...	35,000.00	35,000.00	35,000.00
Totals, ... \$	40,000.00	40,000.00	40,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union City, Naugatuck, ... \$	10,000.00	10,000.00	10,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Omaha, Neb., ... 4s, 1905, \$	11,000.00	11,000.00	11,000.00
Columbus, O., ... 5s, 1911, ...	10,000.00	10,000.00	10,800.00
Duluth, Minn., ... 4s, 1920, ...	10,000.00	10,000.00	10,400.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS. — CONTINUED.				
City of Paterson, N. J.,	4½s, 1903,	\$ 10,000.00	10,000.00	10,000.00
" Denver, Col.,	4s, 1904,	5,000.00	5,000.00	5,000.00
Borough of Naugatuck, Conn.,	4s, 1904,	15,000.00	15,000.00	15,000.00
Town of Naugatuck, Conn.,	4s, 1912,	28,000.00	28,000.00	28,000.00
" Greenwich, "	4s, 1915,	10,000.00	10,500.00	10,500.00
" East Hartford, "	4s, 1924,	10,000.00	10,000.00	10,600.00
Totals,		\$ 109,000.00	109,000.00	111,300.00
RAILROAD BONDS.				
Illinois Central:—				
Chi., W. L. & N. O. Div.,	3½s, 1951,	\$ 25,000.00	25,000.00	25,750.00
Springfield	3½s, 1951,	10,000.00	10,000.00	10,500.00
Louisville	3½s, 1953,	10,000.00	10,000.00	10,000.00
Chi. & Northw., Madison Ex.,	7s, 1911,	5,000.00	5,000.00	6,350.00
Balti. & Ohio (Cent. Ohio Div.),	4½s, 1930,	17,000.00	17,000.00	19,040.00
Delaware & Hudson Canal Co.:—				
Albany & Susque. Div.,	6s, 1906,	10,000.00	10,000.00	11,000.00
"	7s, 1906,	10,000.00	10,000.00	11,300.00
Evansville & Terre Haute,	6s, 1921,	5,000.00	5,000.00	6,000.00
New York Central:—				
Beech Creek Div.,	4s, 1936,	25,000.00	25,000.00	27,500.00
Utica & Black River Div.,	4s, 1922,	10,000.00	10,000.00	10,800.00
Pennsylvania R R.:—				
Erie & Pittsburg Div.,	3½s, 1940,	10,000.00	10,000.00	10,300.00
Cleveland & Pittsburg Div.,	3½s, 1942,	20,000.00	20,000.00	20,900.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	30,000.00	30,000.00	34,800.00
"	4s, 1937,	15,000.00	15,000.00	15,750.00
New Jersey Central (Lg. Bh. Div.),	4s, 1931,	10,000.00	10,000.00	10,700.00
N. Y., N. H. & Hartford:—				
New England Div.,	7s, 1905,	5,000.00	5,000.00	5,000.00
Convertible Debents.,	4s, 1903,	19,400.00	19,400.00	44,232.00
N. Y., N. H. & H.,	3½s, 1947,	15,000.00	15,000.00	15,750.00
Chi., Burl. & Quincy (Ill. Div.),	3½s, 1949,	15,000.00	15,000.00	15,000.00
Chi., St. Paul, M. & O.,	6s, 1930,	5,000.00	5,000.00	6,900.00
Chi., Milwaukee & St. Paul,	3½s, 1939,	20,000.00	20,000.00	20,700.00
Phila. & Reading (P. H. & P.),	5s, 1925,	5,000.00	5,000.00	6,000.00
Ashland Coal & Iron Co.,	4s, 1925,	10,000.00	10,000.00	10,600.00
Totals,		\$ 306,400.00	306,400.00	355,272.00
BANK STOCKS.				
20 shares Hartford National, Hartford,		\$ 2,000.00	2,000.00	2,350.00

NAUGATUCK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
40 shares	American National, Hartford,	\$ 2,000.00	2,000.00	2,800.00
15 "	Ætna " "	1,500.00	1,500.00	3,000.00
9 "	Phœnix " "	900.00	900.00	1,125.00
7 "	Charter Oak " "	700.00	700.00	700.00
40 "	Exchange " "	2,000.00	2,000.00	2,600.00
40 "	New Britain " New Britain,	4,000.00	4,000.00	6,400.00
65 "	Mechanics " "	6,500.00	6,500.00	11,700.00
18 "	Danbury " Danbury,	1,800.00	1,800.00	1,300.00
120 "	Pequonnock " Bridgeport,	12,000.00	12,000.00	18,000.00
30 "	City " "	3,000.00	3,000.00	4,500.00
80 "	Bridgeport " "	4,000.00	4,000.00	7,600.00
100 "	Waterbury " Waterbury,	5,000.00	5,000.00	9,000.00
120 "	Fourth " "	12,000.00	12,000.00	18,000.00
30 "	Deep River " Deep River,	3,000.00	3,000.00	3,300.00
50 "	Thomaston " Thomaston,	5,000.00	5,000.00	5,500.00
15 "	First " Litchfield,	1,500.00	1,500.00	1,500.00
10 "	City " South Norwalk,	1,000.00	1,000.00	2,000.00
40 "	Home " Meriden,	4,000.00	4,000.00	5,000.00
17 "	Meriden " "	1,700.00	1,700.00	1,700.00
20 "	First " Stonington,	2,000.00	2,000.00	2,500.00
10 "	Thames " Norwich,	1,000.00	1,000.00	1,600.00
9 "	City " New London,	900.00	900.00	1,805.00
50 "	Valley " Seymour,	5,000.00	5,000.00	5,000.00
40 "	Nat'l of New England, East Haddam,	4,000.00	4,000.00	4,400.00
50 "	First National, of New York,	5,000.00	5,000.00	40,000.00
Totals,		91,000.00	91,000.00	163,880.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,484; total amount,	\$691,457.79
2	Number of depositors having \$1,000 and not over \$2,000,	235; total amount,	819,199.93
3	Number depositors having over \$2,000 and not over \$10,000,	94; total amount,	276,087.26
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,813; total deposits,	\$1,286,694.98
6	Largest amount due a single depositor,		5,736.34
7	Number of accounts opened during the past year, 769; number closed, 484; increase, 385.		
8	Amount deposited, including interest credited, during the past year,		374,249.48

NAUGATUCK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year, ...	\$218,808.41
10	Amount of increase, ...	160,441.07
11	Amount of income received during the past year was	59,071.08
12	Total expenses, including salaries, during the past year, were	3,824.98
13	State tax during the past year was	2,471.77
14	Dividends the past year:—	
	2 per cent. paid Jan. 1, 1902; amount, ...	\$21,569.19
	2 per cent. paid July 1, 1902; amount, ...	28,497.92—
		45,067.11
15	Net amount of premiums charged off the past year, ...	2,000.00
16	Total amount of loans of every description charged off the past year, ...	446.90
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	4,205.19
19	Amount of assets yielding no income the past year, ...	6,845.96
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any individual, firm, company, society, or corporation, ...	29,300.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	12,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	2,100.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	3%
25	Net income from foreclosed real estate during the past year, ...	406.14
26	Date of annual meeting of incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS. — President, Wm. Ward ; Treasurer, A. C. Tuttle ; Directors or Trustees, D. P. Mills, T. M. Bull, W. T. Rodenback, F. F. Schaffer, A. C. Tuttle.

NEW CANAAN SAVINGS BANK.

G. F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$50,176.00	Whole amount of deposits, . . .	\$84,600.16
Loans on collateral sec'ty, . .	1,800.00	Surplus account, . . .	7,825.00
Loans on personal security only, . . .	2,500.00	Interest account, less current expenses and taxes paid, . . .	5,556.92
Railroad bonds, . . .	7,000.00	Profit and loss account, . .	4,548.88
Bank stocks in Connecticut, . .	20,000.00	Rent account, . . .	26.90
Real estate by foreclosure, . .	14,042.84		
Premium account, . . .	800.00		
Cash in banks, . . .	6,719.26		
Cash in vault, . . .	20.21		
Total Assets, . . .	\$102,557.81	Total Liabilities, . . .	\$102,557.81

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Tuscarora Valley, ... 5s, 1917, . . \$	7,000.00	7,800.00	7,700 00
BANK STOCKS.			
200 shares First National, New Canaan, . . \$	20,000.00	20,000.00	20,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	460; total amount, . . .	\$57,548.88
2	Number of depositors having \$1,000 and not over \$2,000, ...	17; total amount, . . .	20,154.80
3	Number of depositors having over \$2,000 and not over \$10,000, ...	8; total amount, . . .	6,896.58
4	Number of depositors having over \$10,000, ...	0; total amount, . . .	0
5	Total number of depositors, ...	480; total deposits, . . .	\$84,600.16
6	Largest amount due a single depositor, ...		2,880.00
7	Number of accounts opened during the past year, 81; number closed, 54; increase, 27.		
8	Amount deposited, including interest credited, during the past year, ...		28,086.91
9	Amount withdrawn during the past year, ...		28,808.91

NEW CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,	\$4,228.00
11	Amount of income received during the past year was	4,452.62
12	Total expenses, including salaries, during the past year, were	705.80
13	State tax during the past year was	22.56
14	Dividends the past year:	
	2 per cent. paid Jan., 1902; amount,	\$1,472.88
	2 per cent. paid July, 1902; amount,	1,496.22—
15	Net amount of premiums charged off the past year,	400.00
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	73.29
19	Amount of assets yielding no income the past year,	0
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	6,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,400.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	1%
25	Net income from foreclosed real estate during the past year,	49.65
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS. — President, F. E. Weed; Treasurer, G. F. Lockwood; Directors or Trustees, F. E. Weed, B. P. Mead, L. B. Sutton, Edwin Hoyt, C. W. Hodges, B. F. Hoyt, G. F. Lockwood.

THE NEW HARTFORD SAVINGS BANK.

CLARENCE E. JONES, Treasurer.

INCORPORATED, 1899.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$18,600.00	Whole amount of deposits,	\$27,615.42
Loans on collateral security, .	1,065.00	Surplus account, . . .	50.00
Loans on personal sec'y only, .	175.00	Interest account, less cur-	
Town, city and borough		rent expenses and taxes	
notes and orders, . . .	6,000.00	paid, ...	233.42
Bank stocks in Connecticut, .	4,127.00		
Cash in banks, ...	2,362.67		
Cash in vault, ...	569.17		
Total Assets, ...	\$27,898.84	Total Liabilities, . . .	\$27,898.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Hartford, ...	\$ 6,000.00	6,000.00	6,000.00
BANK STOCKS.			
10 shares Merchants National, New Haven, .	\$ 500.00	610.00	680.00
16 " Hartford " Hartford, ...	1,600.00	2,222.00	2,240.00
5 " Phoenix " "	500.00	620.00	625.00
5 " Yale " New Haven, ...	500.00	675.00	675.00
Totals, ...	\$ 3,100.00	4,127.00	4,220.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	196; total amount,	\$23,018.82
2	Number of depositors having \$1,000 and not over \$2,000, ...	3; total amount,	4,597.10
3	Number of depositors having over \$2,000 and not over \$10,000, ...	0; total amount,	0
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	199; total deposits,	\$27,615.42
6	Largest amount due a single depositor, ...		2,000.00
7	Number of accounts opened during the past year, 79; number closed, 42; increase, 37.		
8	Amount deposited, including interest credited, during the past year, ...		24,775.61

THE NEW HARTFORD SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

9	Amount withdrawn during the past year, ...	\$16,290.91
10	Amount of increase, ...	8,484.70
11	Amount of income received during the past year was	1,145.88
12	Total expenses, including salaries, during the past year, were	306.57
13	State tax during the past year was	0
14	Dividends the past year:	
	2 per cent. paid Jan. 1, 1902; amount, . . . \$339.62	
	2 per cent. paid July 1, 1902; amount, . . . 392.00 —	731.62
15	Net amount of premiums charged off the past year, ...	0
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	25.00
19	Amount of assets yielding no income the past year, ...	0
20	Loans on real estate —are they all first mortgages?	—
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	2,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	175.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	1,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, 8d Wednesday in January, each year.	
27	Date of annual meeting to elect President, Treasurer, and other officers, 8d Wednesday in January, each year.	

OFFICERS.— President, George W. Bancroft; Treasurer, Clarence E. Jones; Directors or Trustees, George W. Bancroft, Edward E. Kellogg, Henry T. Smith, Frank M. Chapin, Frank P. Marble, Remi Cadoret, Frederic B. Jones, Wilbur E. Drake, Wilfred D. Young, Edwin R. Carter, Frederick A. Jewell.

THE NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1888.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$2,189,830.00	Whole amt. of deposits, .	\$12,047,892.71
Loans on col. security, .	1,818,594.00	Surplus account, .	450,000.00
Loans on pers'l sec'y only, .	419,900.00	Interest account, less current expenses and taxes paid, .	127,674.12
Town, city, and borough notes and orders, .	75,000.00	Profit and loss account, .	98,001.23
School district notes, .	500.00		
Town, city, school district, and corporation bonds, .	3,971,839.00		
Railroad bonds, .	4,098,260.00		
Bank stocks in Connecticut, .	104,600.00		
Real estate by foreclosure, .	9,841.89		
Banking house, .	6,000.00		
New banking house, .	100,105.48		
Cash in banks, .	813,293.07		
Cash in vault, .	161,804.62		
Total Assets, .	\$12,718,568.06	Total Liabilities, .	\$12,718,568.06

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Madison, Conn., ... \$	5,000.00	5,000.00	5,000.00
" Orange, "	50,000.00	50,000.00	50,000.00
Borough of Naugatuck, "	20,000.00	20,000.00	20,000.00
Totals, ... \$	75,000.00	75,000.00	75,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District of East Haven, . . . \$	500.00	500.00	500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Bristol School, Town, 4s, 1904, . . . \$	1,000.00	1,000.00	1,000.00
East Hartford, " 4s, 1904, ...	15,000.00	15,000.00	15,150.00
Fairfield, " 3½s, 1916, ...	9,000.00	9,000.00	9,000.00
Killingly, " 3½s, 1920, ...	35,000.00	35,000.00	35,000.00
Middletown, " 3½s, 1909, ...	90,000.00	90,000.00	90,000.00
Milford, " 4s, 1915, ...	14,900.00	14,900.00	15,198.00
New Britain, " 4s, 1904-1919, ...	37,000.00	37,000.00	38,110.00
New Haven, " 3½s, 1939, ...	171,000.00	170,935.00	170,935.00
Orange, " 4s, 1916, ...	50,000.00	50,000.00	52,000.00
Saybrook, " 3½s, Op.	25,000.00	25,000.00	25,000.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPO- RATION BONDS.—CONTINUED.							
Seymour,	Town,	4½s,	1905,	\$	20,000.00	20,000.00	20,600.00
Wallingford,	"	4s,	1927,		10,000.00	10,000.00	10,800.00
"	School,	3½s,	1919,		29,000.00	29,000.00	29,000.00
Danbury,	"	3½s,	1932,		25,000.00	25,000.00	25,000.00
Ansonia, City,	"	4s,	1915,		1,000.00	1,000.00	1,000.00
County of Fairfield,	"	4s,	1913,		10,000.00	10,000.00	10,400.00
Derby,	City,	4s,	1914,		25,000.00	25,000.00	26,000.00
Hartford,	"	4s,	1904-1924,		35,000.00	35,000.00	36,750.00
New Haven School, City,	"	4s,	1909-1927,		226,000.00	226,000.00	237,300.00
New Haven County,	"	3½s,	1916,		10,000.00	10,000.00	10,000.00
Norwalk,	City,	3½s,	1919-1929,		25,000.00	25,000.00	25,000.00
South Norwalk,	"	4s,	1911-1928,		72,500.00	72,500.00	76,125.00
Waterbury,	"	4s,	1910,		6,000.00	6,000.00	6,120.00
Colorado Springs, Col.,	City,	4½s,	1907-1912,		15,000.00	15,000.00	15,750.00
"	"	4s,	1909,		26,000.00	26,000.00	27,040.00
Denver,	"	5s,	Op.		5,000.00	5,000.00	5,000.00
Pueblo,	"	4s,	1914,		25,000.00	25,000.00	27,600.00
Chicago,	Ill.,	4s,	1915,		100,000.00	100,000.00	105,000.00
"	"	3½s,	1919,		50,000.00	50,000.00	50,000.00
Lake View,	"	4s,	1908,		20,000.00	20,000.00	20,400.00
Fort Wayne, Ind.,	"	4½s,	1913,		50,000.00	50,000.00	55,000.00
New Albany,	"	5s,	1915,		100,000.00	100,000.00	115,000.00
South Bend,	"	6s,	1903,		10,500.00	10,500.00	10,500.00
"	"	4s,	1916,		25,000.00	25,000.00	26,250.00
Davenport, Iowa,	"	4½s,	1909,		100,000.00	100,000.00	106,000.00
Dubuque,	"	4s,	1917,		25,000.00	25,000.00	26,500.00
Jackson, Mich.,	"	5s,	1907,		20,000.00	20,000.00	21,400.00
Duluth,	Minn.,	5s,	1907-1923,		76,000.00	76,000.00	82,080.00
Minneapolis,	"	4s,	1919,		50,000.00	50,000.00	53,000.00
"	"	4½s,	1921,		50,000.00	50,000.00	57,000.00
St. Paul,	"	5s,	1913-1915,		95,000.00	95,000.00	108,300.00
"	"	4½s,	1919,		30,000.00	30,000.00	34,200.00
Augusta, Maine,	"	4s,	1915,		10,000.00	10,000.00	10,600.00
Bangor,	"	6s,	1905,		5,000.00	5,000.00	5,400.00
Bath,	"	4½s,	1907,		85,000.00	85,000.00	89,250.00
"	"	4s,	1921,		5,000.00	4,975.00	5,350.00
Portland,	"	6s,	1907,		70,000.00	70,000.00	77,700.00
Kansas City,	Mo.,	4½s,	1915,		50,000.00	50,000.00	55,500.00
"	"	4s,	1910,		25,000.00	24,904.00	26,250.00
St. Louis,	"	4s,	1908-1912,		183,000.00	183,000.00	192,150.00
"	"	6s,	1905-1906,		42,000.00	42,000.00	45,780.00
Omaha, Neb.,	"	5s,	1909-1911,		4,000.00	4,000.00	4,250.00
"	"	4s,	1918-1919,		90,000.00	90,000.00	95,000.00
Atlantic,	N. J.,	4s,	1930,		75,000.00	75,000.00	81,750.00
Camden,	"	4½s,	1922-1925,		100,000.00	100,000.00	115,000.00
Hoboken,	"	4s,	1918,		50,000.00	50,000.00	53,000.00
Paterson,	"	5s,	1905-1908,		45,000.00	45,000.00	48,150.00
"	"	4½s,	1910,		37,000.00	37,000.00	39,850.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.							
Paterson,	N. J.,	City,	4s,	1920,	\$ 25,000.00	25,000.00	26,750.00
Trenton,	"	"	5s,	1916,	5,000.00	5,000.00	5,800.00
Buffalo,	N. Y.,	"	3s,	1910,	30,000.00	29,625.00	29,625.00
Canton,	Ohio,	"	4½s,	1908-1918,	34,000.00	34,000.00	37,400.00
Cincinnati,	"	"	7½s,	1906,	117,000.00	117,000.00	132,210.00
"	"	"	7s,	1904-1908,	51,000.00	51,000.00	60,080.00
"	"	"	6s,	1906-1909,	60,000.00	60,000.00	66,000.00
"	"	"	5s,	1930,	50,000.00	50,000.00	62,500.00
Cleveland,	"	"	4s,	1926,	100,000.00	100,000.00	112,000.00
Columbus,	"	"	5s,	1904-1913,	80,000.00	80,000.00	90,400.00
"	"	"	4s,	1903-1913,	266,000.00	266,000.00	279,300.00
Dayton,	"	"	6s,	1903,	25,000.00	25,000.00	25,250.00
"	"	"	4s,	1909-1911,	60,000.00	60,000.00	62,400.00
Canton,	"	"	5s,	1915,	25,000.00	25,000.00	28,500.00
Pittsburg,	Pa.,	"	3½s,	1909-1930,	150,000.00	150,000.00	150,000.00
Wilkesbarre,	"	"	4½s,	1927,	33,000.00	33,000.00	37,950.00
Pawtucket, R. I.,	"	"	4s,	1910-1913,	40,000.00	40,000.00	42,000.00
Birmingham, Ct.,	Bor'gh,	"	4s,	1908,	45,000.00	45,000.00	45,900.00
Bristol,	"	"	4s,	1905,	4,000.00	4,000.00	4,000.00
Norwalk,	"	"	4s,	1908,	40,000.00	40,000.00	41,200.00
Ridgefield,	"	"	3½s,	1932,	25,000.00	25,000.00	25,000.00
Wallingford,	"	"	4s,	1912-1923,	5,000.00	5,000.00	5,500.00
"	"	"	3½s,	1929,	11,000.00	11,000.00	11,000.00
Totals,					\$ 3,971,900.00	3,971,339.00	4,236,153.00
RAILROAD BONDS.							
Albany & Susquehanna,	7s,	1906,	\$	50,000.00	50,000.00	54,000.00	
Ashland Coal & Iron R'y Co.,	4s,	1905-1925,		25,000.00	25,000.00	25,750.00	
Atchison & Nebraska,	7s,	1908,		23,500.00	23,500.00	27,000.00	
Buffalo, N. Y. & Erie,	7s,	1916,		30,000.00	30,000.00	40,000.00	
Burl't'n, C. R. & North'n,	5s,	1931,		25,000.00	25,000.00	30,000.00	
Chicago & Alton,	3s,	1949,		200,000.00	188,000.00	185,000.00	
Chic., Burl'gt'n & Quincy,	7s,	1903,		89,000.00	89,000.00	92,000.00	
Chic. & Eastern Illinois,	5s,	1937,		150,000.00	150,000.00	138,000.00	
"	6s,	1934,		5,000.00	5,000.00	6,750.00	
Chic., R. I. & Pacific,	6s,	1917,		200,000.00	200,000.00	250,000.00	
"	4s,	1938,		150,000.00	150,000.00	157,500.00	
Clearfield & Mahoning,	5s,	1943,		35,000.00	35,000.00	43,750.00	
Cleveland & Mahon'g Val.,	5s,	1938,		50,000.00	50,000.00	62,500.00	
Delaware & Bound Brook,	7s,	1905,		10,000.00	10,000.00	10,900.00	
Del. & H. C. Co., Pa. Div.,	7s,	1917,		100,000.00	100,000.00	140,000.00	
Eastern R'y of Minnesota,	5s,	1908,		25,000.00	25,000.00	26,500.00	
East'n R'y of Minn., N. Div.,	4s,	1948,		18,000.00	18,000.00	18,900.00	
Erie & Pittsburg,	3½s,	1940,		250,000.00	250,000.00	250,000.00	
Evansville & Terre Haute,	6s,	1921,		40,000.00	40,000.00	49,000.00	

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Harlem Riv. & Portchester, 6s, 1908,	\$	25,000.00	25,000.00	26,000.00
Illinois Cent'l, Louisv'le Div., 8½s, 1953,		100,000.00	100,000.00	100,000.00
Ill. Cent'l, Springfield Div., 8½s, 1951,		175,000.00	171,875.00	175,000.00
Iowa Falls & Sioux City, 7s, 1917,		50,000.00	50,000.00	67,500.00
Joliet & North'n Indiana, 7s, 1907,		25,000.00	25,000.00	28,500.00
Kal., Allegan & G. R., 5s, 1938,		5,000.00	5,000.00	6,000.00
Little Miami, 5s, 1912,		154,000.00	154,000.00	172,000.00
McKeesport & Belle Vernon, 6s, 1918,		5,000.00	5,000.00	6,000.00
Michigan Central, 4s, 1940,		50,000.00	50,000.00	52,000.00
Minneapolis & St. Louis, 4s, 1949,		15,000.00	15,000.00	15,800.00
Montana Central, 6s, 1937,		25,000.00	25,000.00	34,000.00
Montgomery & Erie, 5s, 1926,		21,000.00	21,000.00	23,500.00
Morris & Essex, 7s, 1914,		75,000.00	75,000.00	101,000.00
New Haven & N'th'pt'n Co., 5s, 1904,		18,000.00	18,000.00	18,350.00
N. Y. C. & H. R., 7s, 1908,		7,000.00	7,000.00	7,000.00
N. Y., Lack. & Western, 6s, 1921,		115,000.00	115,000.00	149,000.00
Harlem Riv. & Portchester, 7s, 1908,		25,000.00	25,000.00	26,500.00
N. Y., N. H. & H., 4s, 1903,		8,000.00	8,000.00	8,000.00
" " " Deb., 4s, 1947,		150,000.00	150,000.00	165,000.00
" " " Con. " 4s, 1903,		26,000.00	51,485.00	52,000.00
Northern R. R. Co. of N. J., 6s, 1917,		10,000.00	10,000.00	12,000.00
N. Y., Prov. & Boston, 4s, 1942,		11,000.00	11,000.00	12,300.00
Pitts., McKeesp't & Yough'y, 6s, 1932,		50,000.00	50,000.00	70,000.00
Republican Valley, 6s, Op.,		2,400.00	2,400.00	2,400.00
Rome, Watert'n & Ogdensb'g, 6s, 1910,		50,000.00	50,000.00	56,000.00
Shore Line Railway, 4½s, 1910,		200,000.00	200,000.00	210,000.00
St. P., M. & M., Dak. Ex., 6s, 1910,		25,000.00	25,000.00	28,000.00
" " " " 6s, 1909,		35,000.00	35,000.00	39,500.00
" " " Mon. Ex., 4s, 1937,		150,000.00	150,000.00	158,000.00
" " " " 4½s, 1933,		150,000.00	150,000.00	169,500.00
Terre Haute & Indianapolis, 5s, 1935,		75,000.00	75,000.00	82,000.00
Willmar & Sioux City, 5s, 1938,		50,000.00	50,000.00	61,000.00
Minneapolis & St. Louis, 5s, 1934,		50,000.00	50,000.00	61,000.00
Des Moines & Minneapolis, 7s, 1907,		10,000.00	10,000.00	11,300.00
Madison Extension, 7s, 1911,		75,000.00	75,000.00	92,000.00
Menominee Extension, 7s, 1911,		125,000.00	125,000.00	153,500.00
Milwaukee & Madison, 6s, 1905,		10,000.00	10,000.00	10,600.00
M., L. S. & W., Mich. Div., 6s, 1924,		10,000.00	10,000.00	13,000.00
" " " Ashland Div., 6s, 1925,		5,000.00	5,000.00	6,500.00
Northwest Union, 7s, 1917,		125,000.00	125,000.00	171,000.00
Northern Illinois, 5s, 1910,		50,000.00	50,000.00	54,000.00
Ottumwa, C. F. & St. P., 5s, 1909,		125,000.00	125,000.00	133,500.00
Tomah Division, 6s, 1905,		95,000.00	95,000.00	100,000.00
Cedar Rapids & Missouri Riv., 7s, 1916,		50,000.00	50,000.00	67,000.00
Totals, ...	\$	4,087,900.00	4,098,260.00	4,659,600.00

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
85 shares City Bank, New Haven, \$	8,500.00	8,500.00	12,800.00
350 " Merchants National, "	17,500.00	17,500.00	21,000.00
85 " Mechanics, "	5,100.00	5,100.00	5,900.00
100 " National New Haven, "	10,000.00	10,000.00	20,000.00
200 " " Tradesmen's, "	20,000.00	20,000.00	30,000.00
1000 " N. H. County National, "	10,000.00	10,000.00	15,000.00
150 " Second National, "	15,000.00	15,000.00	30,000.00
185 " Yale " "	18,500.00	18,500.00	24,000.00
Totals, ... \$	104,600.00	104,600.00	153,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	28,093; total amount, \$5,978,556.69
2	Number of depositors having \$1,000 and not over \$2,000, .	2,880; total amount, 8,721,733.00
3	Number of depositors having over \$2,000 and not over \$10,000, .	893; total amount, 2,335,993.00
4	Number of depositors having over \$10,000, .	1; total amount, 11,610.02
5	Total number of depositors, ...	31,867; total deposits, \$12,047,992.71
6	Largest amount due a single depositor, ...	11,610.02
7	Number of accounts opened during the past year, 5,172; number closed, 3,786; increase, 1,386.	
8	Amount deposited, including interest credited, during the past year, ...	3,130,641.14
9	Amount withdrawn during the past year, ...	2,418,569.16
10	Amount of increase, ...	712,071.98
11	Amount of income received during the past year was	558,400.01
12	Total expenses, including salaries, during the past year, were	28,285.92
13	State tax during the past year was	27,470.25
14	*Dividends the past year : 2 per cent. paid Jan. 1, 1902; amount, \$210,322.23 1½ per cent. paid July 1, 1902; amount, 196,241.85—	407,064.08
15	Net amount of premiums charged off the past year, ...	83,957.85
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus during the past year was	50,000.00
19	Amount of assets yielding no income the past year, ...	6,000.00
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	125,000.00

* 4½ per annum on deposits of \$1,000 and less, and 3½ per annum on amounts in excess of \$1,000 for 6 months ending Jan. 1, 1902, and 3½ per annum on all amounts due July 1, 1902.

THE NEW HAVEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$175,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	185,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	\$14.52
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in May.	
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Wednesday in May.	

OFFICERS.— President, Samuel E. Merwin ; Vice-Presidents, George J. Brush, Ezekiel G. Stoddard, Willis E. Miller, George W. Curtis ; Treasurer, Robert A. Brown ; Directors or Trustees, Henry D. White, Walter B. Law, Oliver S. White, Chas. S. Mersick, William R. Tyler, Augustus H. Kimberly, Lewis H. Engliab, Samuel Hemingway, Joseph Porter, Winston J. Trowbridge.

NEW MILFORD SAVINGS BANK.

H. LeROY RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$767,563.00	Whole amount of deposits, \$1,560,200.51	
Loans on collateral security, . . .	84,409.49	Surplus account, . . .	105,000.00
Loans on pers'n'l sec'y only, . . .	15,176.67	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	48,000.00	paid, . . .	39,761.21
School dist. notes and orders, . . .	2,000.00	Profit and loss account, . . .	673.29
Town, city, school district,		Rent account, . . .	311.84
and corporation bonds, . . .	369,100.00	Sundry account, . . .	2,894.27
Railroad bonds, . . .	217,000.00		
Bank stocks in Connecticut, . . .	75,287.17		
Real estate by foreclosure, . . .	31,898.40		
Banking house, . . .	7,500.00		
Insurance and taxes ad-			
vanced on real estate			
mortgaged, . . .	114.25		
Premium account, . . .	49,806.35		
Equipment account, . . .	322.32		
Cash in banks, . . .	86,034.58		
Cash in vault, . . .	5,128.89		
Total Assets, . . .	\$1,708,841.12	Total Liabilities, . . .	\$1,708,841.12

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
New Milford, Conn., ... \$	48,000.00	48,000.00	48,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North Sch. Dist., town of Orange, Conn., . \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.			
Cincinnati, Ohio, 7s, 1908, \$	25,000.00	25,000.00	30,000.00
Columbus, " 5s, 1907, .	5,000.00	5,000.00	5,500.00
Toledo, " (2,000 op., 1901), 5s, 1911, .	12,000.00	12,000.00	13,000.00
" " 3½s, 1920, .	35,000.00	35,000.00	36,000.00
" " 4s, 1917, .	3,000.00	3,000.00	3,200.00
Dayton, " 6s, 1903, .	2,000.00	2,000.00	2,000.00
" " 6s, 1904, .	1,000.00	1,000.00	1,000.00
Canton, " 4½s, 1912, .	10,000.00	10,000.00	10,800.00
" " 4½s, 1913, .	25,000.00	25,000.00	27,500.00
Denver, Col., 4s, 1907, .	13,000.00	13,000.00	13,000.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
Denver, Col.,	4s,	1908,	\$	20,000.00	20,000.00	20,000.00
Brooklyn, N. Y.,	7s,	1905,		10,000.00	10,000.00	11,000.00
Paterson, N. J.,	4½s,	1905,		5,000.00	5,000.00	5,100.00
" "	5s,	1907,		5,000.00	5,000.00	5,300.00
" "	4s,	1914,		5,000.00	5,000.00	5,300.00
Sioux City, Iowa,	4½s,	1920,		10,000.00	10,000.00	11,000.00
Omaha, Neb.,	4s,	1920,		18,000.00	18,000.00	19,000.00
Kansas City, Mo.,	4½s,	1915,		20,000.00	20,000.00	21,500.00
New York, N. Y.,	3½s,	1928,		10,000.00	10,000.00	10,800.00
Woonsocket, R. I.,	4s,	1907,		12,000.00	12,000.00	12,400.00
Pueblo, Col., (op. 1906, 1907),	4½s,	1914,		8,000.00	8,000.00	8,300.00
" "	4½s,	1914,		8,000.00	8,000.00	8,700.00
Killingly, Conn.,	3½s,	1920,		25,000.00	25,000.00	25,800.00
New Canaan, Conn.,	3½s,	1929,		16,000.00	16,000.00	16,700.00
Danbury, Conn.,	4s,	1905-1910,		10,000.00	10,000.00	10,300.00
Fairfield, "	3½s,	1916,		5,000.00	5,000.00	5,200.00
Muskegon, Mich.,	4s,	1921,		10,000.00	10,000.00	10,700.00
" "	5s,	1904,		5,300.00	5,300.00	21,000.00
" "	5s,	1905,		5,300.00	5,300.00	
" "	5s,	1906,		4,800.00	4,800.00	
" "	5s,	1907,		4,700.00	4,700.00	1,050.00
Waterbury, Conn.,	4s,	1914,		1,000.00	1,000.00	
Meriden, "	4s,	1910,		1,000.00	1,000.00	
Kansas City, Kans.,	6s,	1907,		2,500.00	2,500.00	10,000.00
" "	6s,	1908,		2,500.00	2,500.00	
" "	6s,	1909,		4,000.00	4,000.00	
No. East Sch. Dist., Htfd., Conn.,	3½s,	1931,		10,000.00	10,000.00	10,000.00
Totals,			\$	369,100.00	369,100.00	392,180.00
RAILROAD BONDS.						
Chicago, Bur. & Quincy, Ill. Div.,	3½s,	1949,	\$	20,000.00	20,000.00	20,500.00
Illinois Central, Middle "	5s,	1921,		5,000.00	5,000.00	6,000.00
Chicago & Northwestern:—						
Chicago & Tomah Div.,	6s,	1905,		10,000.00	10,000.00	10,500.00
Mil. & Madison "	6s,	1905,		3,000.00	3,000.00	3,150.00
New York & Long Branch,	4s,	1941,		10,000.00	10,000.00	10,500.00
Concord & Montreal,	4s,	1920,		23,000.00	23,000.00	24,500.00
Chicago, Rock Island & Pacific,	4s,	1988,		15,000.00	15,000.00	16,200.00
St. Paul, Minneapolis & Manitoba:—						
Consolidated Mortgage,	4½s,	1933,		15,000.00	15,000.00	17,500.00
Eastern of Minnesota,	5s,	1908,		12,000.00	12,000.00	13,200.00
Mont. Central,	6s,	1937,		20,000.00	20,000.00	27,500.00
Consolidated Mortgage,	6s,	1933,		26,000.00	26,000.00	33,000.00
Eastern of Minnesota,	4s,	1948,		5,000.00	5,000.00	5,400.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chicago, Milwaukee & St. Paul:—				
General Mortgage,	4s, 1989, \$	25,000.00	25,000.00	28,000.00
Dakota & Great Southern,	5s, 1916,	8,000.00	8,000.00	9,200.00
Ashland Coal & Iron,	4s, 1925,	10,000.00	10,000.00	10,000.00
New York, New Haven & Hartford,	3½s, 1947,	5,000.00	5,000.00	5,800.00
Central of New Jersey,	5s, 1987,	5,000.00	5,000.00	6,500.00
Totals,	\$	217,000.00	217,000.00	246,950.00
BANK STOCKS.				
106 shares,	First Nat'l, New Milford, Conn., \$	10,600.00	13,170.00	15,900.00
13 "	Conn. " Bridgeport, "	1,800.00	1,865.00	2,015.00
94 "	Pequon. " " "	9,400.00	10,466.00	14,100.00
80 "	Bridgept. " " "	4,000.00	5,678.00	7,000.00
60 "	City " " "	6,000.00	6,970.00	9,300.00
8 "	Nat'l Iron, Falls Village, "	800.00	800.00	800.00
10 "	First Nat'l, Middletown, "	1,000.00	1,140.00	1,200.00
17 "	Mid'l'sex Co. Nat., " "	1,700.00	1,987.00	1,900.00
17 "	Middletown " " "	1,275.00	1,895.50	1,800.00
16 "	First Nat'l, Meriden, "	1,600.00	2,262.67	3,000.00
19 "	" " Hartford, "	1,900.00	2,057.00	2,350.00
50 "	Htfd. " " "	5,000.00	7,000.00	6,400.00
55 "	Union Bank, New London, "	5,500.00	5,500.00	5,700.00
30 "	N. Bk. of Com'rce, " "	3,000.00	4,140.00	4,200.00
8 "	City Nat'l, So. Norwalk, "	800.00	856.00	1,280.00
35 "	Danbury Nat'l, Danbury, "	8,500.00	3,770.00	3,500.00
68 "	Waterbury Nat'l, Waterb'y, "	3,400.00	5,780.00	5,800.00
Totals,	\$	60,775.00	75,287.17	86,245.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,887; total amount,	\$920,705.89
2	Number of depositors having \$1,000 and not over \$2,000,	398; total amount,	508,519.83
3	Number of depositors having over \$2,000 and not over \$10,000,	54; total amount,	135,975.29
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,334; total deposits,	\$1,560,200.51
6	Largest amount due a single depositor,		8,185.47
7	Number of accounts opened during the past year, 690; number closed, 461; increase, 229.		
8	Amount deposited, including interest credited, during the past year,		440,890.90

NEW MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year, ...	\$344,262.71
10	Amount of increase, ...	96,128.19
11	Amount of income received during the past year was	71,274.16
12	Total expenses, including salaries, during the past year, were	7,379.93
13	State tax during the past year was	8,271.72
14	*Dividends the past year:	
	2 per cent. paid Oct. 1, 1901; amount, \$26,294.88	
	2 per cent. paid Apr. 1, 1902; amount, 27,276.65—	53,571.52
15	Net amount of premiums charged off the past year, ...	4,840.97
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	5,673.29
19	Amount of assets yielding no income the past year, ...	0
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	30,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	6,666.67
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	10,801.49
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	About 3½
25	Net income from foreclosed real estate during the past year, ...	1,114.54
26	Date of annual meeting of Incorporators to elect Trustees or Directors: July 11th.	
27	Date of annual meeting to elect President, Treasurer, and other officers: July 11th.	

OFFICERS.—President, Isaac B. Bristol; Treasurer, H. LeRoy Randall; Directors or Trustees, Turney Soule, Chas. H. Booth, George W. Anthony, Chas. M. Beach, H. LeRoy Randall, J. LeRoy Buck.

*Four per cent. on accounts of \$1,000 and under; 3½ per cent. on accounts of \$3,000 and over \$1,000; 3 per cent. on accounts of \$5,000 and over \$3,000; 2½ per cent. on accounts over \$5,000.

NEWTOWN SAVINGS BANK.

ARTHUR T. NETTLETON, Treasurer.

INCORPORATED, 1855.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, ...	\$335,722.86	Whole amount of deposits, ...	\$729,828.48
Loans on collateral security, ...	51,176.13	Surplus account, ...	22,000.00
Loans on personal security only, ...	6,202.94	Interest account, less current expenses and taxes paid, ...	16,187.16
Town, city, and borough notes and orders, ...	44,000.00	Profit and loss account, ...	1,439.44
United States bonds, ...	100.00		
Town, city, school district, and corporation bonds, ...	57,600.00		
Railroad bonds, ...	185,000.00		
Bank stocks in Connecticut, ...	46,000.00		
Real estate by foreclosure, ...	12,990.00		
Premium account, ...	8,000.00		
Cash in banks, ...	17,775.92		
Cash in vault, ...	4,387.23		
Total Assets, ...	\$768,955.08	Total Liabilities, ...	\$768,955.08

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.						
Fours of 1907, registered, ...	\$			100.00	100.00	109.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.						
Town of Newtown, notes, ...	\$			44,000.00	44,000.00	44,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
City of Bridgeport, ...	5s,	1908,	\$	5,500.00	5,500.00	5,995.00
" Cincinnati, ...	6s,	1909,		1,000.00	1,000.00	1,155.00
" Los Angeles, ...	4½s,	1906,		2,600.00	2,600.00	2,730.00
" "	5s,	1903,		1,000.00	1,000.00	1,075.00
" Pueblo, ...	5s,	1912,		6,000.00	6,000.00	6,300.00
" St. Joseph, ...	6s,	1903,		5,000.00	5,000.00	5,100.00
" Sioux City, ...	4½s,	1908,		5,000.00	5,000.00	5,100.00
" Superior, ...	6s,	1903,		5,000.00	5,000.00	5,000.00
" "	6s,	1904,		5,000.00	5,000.00	5,000.00
Town of South Denver, ...	6s,	1906,		1,000.00	1,000.00	1,035.00
City of Topeka, ...	5s,	1906,		2,000.00	2,000.00	2,075.00
" "	5s,	1913,		15,000.00	15,000.00	16,800.00
" "	5s,	1915,		3,500.00	3,500.00	3,835.00
Totals, ...	\$			57,600.00	57,600.00	61,200.00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931, \$	10,000.00	10,000.00	13,300.00
Burlington, Cedar Rapids & North'n, 5s, 1906,	1,000.00	1,000.00	1,040.00
Central Railroad Co. of N. J., 5s, 1937,	15,000.00	15,000.00	20,400.00
Chicago, Burlington & Quincy, 7s, 1903,	5,000.00	5,000.00	5,100.00
Chic., Rock Isl. & Pac., Gen. Mtg., 4s, 1938,	30,000.00	30,000.00	32,700.00
Chic. Mil. & St. P., Gen. Mtg., 4s, 1939,	10,000.00	10,000.00	11,300.00
“ “ Dubuque Div., 6s, 1920,	5,000.00	5,000.00	6,550.00
“ “ LaC. & Dav. “ 5s, 1919,	8,000.00	8,000.00	9,380.00
“ “ Southwest “ 6s, 1909,	7,000.00	7,000.00	7,980.00
“ “ Chic. & P. W. “ 5s, 1921,	5,000.00	5,000.00	5,900.00
Chicago & Northwestern:—			
Milwaukee & Madison, 6s, 1905,	4,000.00	4,000.00	4,240.00
Northern Illinois, 5s, 1910,	4,000.00	4,000.00	4,320.00
Northwestern Union, 7s, 1917,	20,000.00	20,000.00	28,000.00
Detroit, Grand Rapids & Western, 4s, 1946,	7,500.00	7,500.00	7,500.00
Evansville & Terre Haute:—			
Sullivan Co. Coal Branch, 5s, 1930,	10,000.00	10,000.00	10,200.00
Iowa Falls & Sioux City, 7s, 1917,	6,000.00	6,000.00	8,040.00
Southwest Pennsylvania, 7s, 1917,	10,000.00	10,000.00	13,500.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1923,	17,500.00	17,500.00	18,900.00
St. P., Minn. & Man., Cons., 4½s, 1933,	5,000.00	5,000.00	5,650.00
“ “ Montana Ex., 4s, 1937,	5,000.00	5,000.00	5,250.00
Totals, ... \$	185,000.00	185,000.00	219,230.00
BANK STOCKS.			
92 shares Bridgeport National, \$	4,600.00	4,600.00	8,380.00
69 “ City “ Bridgeport,	6,900.00	6,900.00	10,350.00
63 “ Pequonnock “ “	6,300.00	6,300.00	9,450.00
40 “ Danbury “ “	4,000.00	4,000.00	4,000.00
57 “ Pahquioque “ Danbury,	5,700.00	5,700.00	5,700.00
10 “ First “ New Milford,	1,000.00	1,000.00	1,500.00
64 “ “ “ Norwich,	6,400.00	6,400.00	4,800.00
6 “ Uncas “ “	600.00	600.00	600.00
17 “ Thames “ “	1,700.00	1,700.00	2,720.00
3 “ Merchants “ “	300.00	300.00	300.00
8 “ Nat. B'k of Commerce, New London,	800.00	800.00	1,120.00
2 “ New London City National,	200.00	200.00	270.00
150 “ Waterbury “ “	7,500.00	7,500.00	12,000.00
Totals, ... \$	46,000.00	46,000.00	61,020.00

NEWTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,820; total amount,	\$329,125.28
2	Number of depositors having \$1,000 and not over \$2,000,	139; total amount,	174,050.99
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	214,312.83
4	Number of depositors having over \$10,000,	1; total amount,	11,839.38
5	Total number of depositors,	1,519; total deposits,	\$729,328.48
6	Largest amount due a single depositor,		11,839.38
7	Number of accounts opened during the past year, 179; number closed, 101; increase, 78.		
8	Amount deposited, including interest credited, during the past year,		164,054.25
9	Amount withdrawn during the past year,		103,439.02
10	Amount of increase,		60,615.23
11	Amount of income received during the past year was		35,611.42
12	Total expenses, including salaries, during the past year, were		2,914.14
13	State tax during the past year was		1,398.15
14	* Dividends the past year:		
	2 per cent. paid October, 1901; amount,	\$12,038.98	
	2 per cent. paid April, 1902; amount,	12,578.48—	24,617.46
15	Net amount of premiums charged off the past year,		3,281.75
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		1,000.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		21,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		23,800.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators, to elect Trustees or Directors, October.		
27	Date of annual meeting to elect President, Treasurer, and other officers, October.		

* 1½% on accounts over \$1,000.

OFFICERS.—President, David C. Peck; Treasurer, Arthur T. Nettleton; Directors or Trustees, Cyrus B. Sherman, Daniel G. Beers, David C. Peck, Philo Nichols, John B. Wheeler, Theron E. Platt, Cornelius B. Taylor, Henry G. Curtis, Hobart H. Curtis, Frank Wright, Arthur T. Nettleton, Edward S. Lovell, Robert C. Mitchell, William J. Beecher, William Homer Hubbell.

NORFOLK SAVINGS BANK.

MYRON N. CLARK, Treasurer.

INCORPORATED, 1880.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$97,246.40	Whole amount of deposits, . . .	\$192,451.53
Loans on collateral security, . . .	6,258.72	Surplus account, . . .	10,000.00
Loans on personal security only, . . .	10,983.00	Interest account, less current expenses and taxes paid, . . .	1,904.47
Town, city, school district, and corporation bonds, . . .	13,000.00	Profit and loss account, . . .	905.54
Railroad bonds, . . .	35,000.00	Rent account, . . .	24.50
Bank stocks in Connecticut, . . .	21,050.00		
Bank stocks in other States, . . .	4,800.00		
Real estate by foreclosure, . . .	268.80		
Banking house, . . .	6,000.00		
Premium account, . . .	1,580.00		
Cash in banks, . . .	7,649.05		
Cash in vault, . . .	1,470.07		
Total Assets, . . .	\$205,286.04	Total Liabilities, . . .	\$205,286.04

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
Pueblo, Col., ...	5s,	1912,	\$	5,000.00	5,000.00	5,325.00
South Bend, Ind., ...	6s,	1907,		3,000.00	3,000.00	3,390.00
Cincinnati, Ohio, ...	5s,	1930,		5,000.00	5,000.00	5,750.00
Totals, ...			\$	13,000.00	13,000.00	14,465.00
RAILROAD BONDS.						
Ashland Coal & Iron Ry. Co., ...	5s,	1925,	\$	5,000.00	5,000.00	5,800.00
Chi., Rock Is. & Pac. R. R. Co., ...	4s,	1988,		5,000.00	5,000.00	5,450.00
Minn. & St. Louis R. R. Co., ...	4s,	1949,		15,000.00	15,000.00	15,800.00
Potomac Valley R. R. Co., ...	5s,	1941,		5,000.00	5,000.00	6,000.00
Skaneateles "	5s,	1910,		5,000.00	5,000.00	5,450.00
Totals, ...			\$	35,000.00	35,000.00	37,800.00

NORFOLK SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
80 shares	Pahquioque Nat'l, Danbury, Conn., \$	3,000.00	3,000.00	3,000.00
10 "	Middlesex Co. " Middletown, "	1,000.00	1,000.00	1,000.00
10 "	First " " "	1,000.00	1,000.00	1,000.00
20 "	Columbia Trust Co., " "	2,000.00	2,000.00	2,020.00
10 "	Meriden National, Meriden, "	1,000.00	1,000.00	1,000.00
27 "	First " Norwich, "	2,700.00	2,700.00	2,700.00
20 "	Uncas " " "	2,000.00	2,000.00	2,000.00
4 "	First " Hartford, "	400.00	400.00	492.00
10 "	Hartford " " "	1,000.00	1,000.00	1,400.00
8 "	City Bank of " " "	800.00	800.00	800.00
28 "	American National " " "	1,150.00	1,150.00	1,725.00
10 "	Mercantile " " "			
	(In liquidation, 91% paid.)			
1 "	National Iron, Falls Village, "	100.00	100.00	100.00
8 "	Thomaston Nat'l, Thomaston, "	800.00	800.00	800.00
10 "	First " Winsted, "	1,000.00	1,000.00	1,050.00
25 "	" " Wallingford, "	2,500.00	2,500.00	3,000.00
6 "	Southington " Southington, "	600.00	600.00	600.00
22 "	First " So. Norwalk, "			
	(In liquidation, 134% paid.)			
36 "	Merchants Ex. National, New York,	1,800.00	1,800.00	2,970.00
20 "	" " " "	1,000.00	1,000.00	1,850.00
5 "	Market & Fulton " " "	500.00	500.00	1,800.00
20 "	Broadway " " "	500.00	500.00	1,700.00
50 "	Phenix " " "	1,000.00	1,000.00	1,400.00
Totals, ...		\$ 25,850.00	25,850.00	31,907.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	632 ; total amount,	\$104,547.89
2	Number of depositors having \$1,000 and not over \$2,000, .	48 ; total amount,	61,125.46
3	Number of depositors having over \$2,000 and not over \$10,000, .	11 ; total amount,	26,778.68
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors, ...	691 ; total deposits,	\$192,451.53
6	Largest amount due a single depositor,		2,815.48
7	Number of accounts opened during the past year, 75 ; number closed, 78 ; decrease, 3.		
8	Amount deposited, including interest credited, during the past year,		46,881.90
9	Amount withdrawn during the past year, ...		43,236.25

NORFOLK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,	\$3,645.85
11	Amount of income received during the past year was	9,689.64
12	Total expenses, including salaries, during the past year, were	943.44
13	State tax during the past year was	292.19
14	Dividends the past year :	
	2 per cent. paid Jan. 1, 1902 ; amount,	\$3,643.73
	2 per cent. paid July 1, 1902 ; amount,	3,651.95—
15	Net amount of premiums charged off the past year,	7,295.73
16	Total amount of loans of every description charged off the past year,	1,498.00
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income the past year,	1,082.26
20	Loans on real estate— are they all first mortgages ?	6,741.45
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	6,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	4,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	2,400.00
25	Net income from foreclosed real estate during the past year,	6%
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.	17.50
27	Date of annual meeting to elect President; Treasurer, and other officers, second Monday in July.	

OFFICERS. — President, Ralph I. Crissey ; Vice-President, Moses F. Grant ; Treasurer, Myron N. Clark. Directors or Trustees, George R. Bigelow, Irving L. Hamant, M.D., Horace A. Stanard, Wallace Canfield, Hiram P. Lawrence, William A. Spaulding, Alonzo B. Garfield, William O'Connor, Obed H. Stanard.

THE NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$454,210.00	Whole amount of deposits, \$2,685,026.09	
Loans on collateral security, . . .	251,948.10	Surplus account, . . .	100,000.00
Loans on pers'l sec'y only, . . .	80,570.00	Interest account, less current expenses and taxes paid, . . .	9,194.19
Town, city, and borough notes and orders, . . .	10,000.00	Profit and loss account, . . .	118,965.54
School dist. notes and orders, . . .	1,200.00	Rent account, . . .	193.37
Town, city, school district, and corporation bonds, . . .	669,275.00		
Railroad bonds, . . .	1,194,980.00		
Bank stocks in Connecticut, . . .	38,014.50		
Bank stocks in other States, . . .	25,510.47		
Real estate by foreclosure, . . .	117,526.75		
Banking house and lots, . . .	20,000.00		
Furniture and fixtures, . . .	2,000.00		
Cash in banks, . . .	87,689.12		
Cash in vault, . . .	5,460.25		
Total Assets, . . .	\$2,908,879.19	Total Liabilities, . . .	\$2,908,879.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Norwalk, ...	\$ 10,000.00	10,000.00	10,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center of Norwalk, ...	\$ 1,200.00	1,200.00	1,200.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
18th sch. dist. t'wn of Ston'g'n, 4s, 1918, . . .	\$ 10,000.00	10,000.00	10,000.00
City of Cincinnati, 7-30s, 1906, . . .	45,000.00	46,500.00	52,400.00
" " 7s, 1908, . . .	10,000.00	10,500.00	11,900.00
" " 6s, 1909, . . .	20,000.00	20,600.00	23,200.00
" Omaha, 5s, 1912, . . .	10,000.00	10,400.00	10,900.00
" " 5s, 1904, . . .	15,000.00	15,000.00	15,300.00
" " 4½s, 1910, . . .	15,000.00	15,000.00	15,700.00
" Chicago, 4s, 1921, . . .	100,000.00	100,000.00	109,000.00
" Scranton, 4½s, 1914, . . .	50,000.00	52,600.00	56,000.00
" Wilkesbarre, 4½s, 1904-1924, . . .	29,000.00	29,000.00	31,700.00
" Norwalk, 4s, 1907, . . .	10,000.00	10,000.00	10,200.00
" Minneapolis, 4s, 1920, . . .	25,000.00	25,000.00	27,200.00
" " 4s, 1917, . . .	25,000.00	25,000.00	27,000.00
" St. Paul, 4s, 1919, . . .	20,000.00	20,000.00	21,600.00
" " 4s, 1920, . . .	19,000.00	19,000.00	20,500.00
" " 5s, 1909, . . .	15,000.00	15,500.00	16,500.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.						
— CONTINUED.						
City of Denver,	4s,	1904,	\$	10,000.00	9,675.00	10,100.00
" Newark,	4s,	1922,	.	25,000.00	25,000.00	28,000.00
" Toledo,	4s,	1925,	.	50,000.00	50,000.00	54,000.00
" Portland, Oregon,	5s,	1925,	.	15,000.00	17,100.00	17,800.00
" " "	5s,	1928,	.	35,000.00	42,700.00	42,000.00
" Kansas City, Mo.,	4½s,	1915,	.	20,000.00	21,200.00	22,400.00
" Los Angeles, Cal.,	4s,	1919-1922,	.	29,500.00	29,500.00	34,500.00
" Pawtucket,	4s,	1910,	.	25,000.00	25,000.00	26,000.00
" Danbury,	3½s,	1941,	.	25,000.00	25,000.00	25,500.00
Totals,			\$	652,500.00	669,275.00	719,400.00
RAILROAD BONDS.						
Central of New Jersey, gen. mtge.,	5s,	1987,	\$	50,000.00	65,400.00	68,000.00
Chicago & Northwestern:—						
Des Moines & Minn.,	7s,	1907,		10,000.00	10,000.00	11,500.00
Chicago, Rock Island & Pacific,	6s,	1917,		50,000.00	55,200.00	64,000.00
Illinois Central:—						
Cairo Bridge,	4s,	1950,		25,000.00	25,000.00	27,500.00
Louisville Division,	3½s,	1958,		30,000.00	30,000.00	29,400.00
Middle Division,	5s,	1921,		20,000.00	21,200.00	22,600.00
Chicago, Mil. & St. Paul:—						
Chicago & Pacific Western,	5s,	1921,		25,000.00	29,000.00	29,200.00
La Crosse & Davenport,	5s,	1919,		75,000.00	81,700.00	87,000.00
Mineral Point,	5s,	1910,		25,000.00	26,900.00	27,000.00
Wisconsin & Minn.,	5s,	1921,		50,000.00	58,200.00	58,500.00
Wisconsin Valley,	7s,	1909,		15,000.00	15,600.00	17,800.00
Southwestern,	6s,	1909,		25,000.00	26,300.00	28,200.00
General Mortgage,	4s,	1989,		25,000.00	25,000.00	28,500.00
Chicago, Rock Island & Pacific,	4s,	1988,		50,000.00	50,000.00	54,500.00
Chicago & Alton, refunding,	3s,	1949,		53,000.00	47,980.00	45,000.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	54,300.00	53,000.00
Michigan Central,	5s,	1981,		25,000.00	27,800.00	32,200.00
St. Paul, Minn. & Manitoba:—						
Dakota Extension,	6s,	1910,		50,000.00	56,200.00	57,500.00
Consolidated,	4½s,	1933,		100,000.00	114,000.00	112,000.00
" "	6s,	1933,		25,000.00	34,100.00	34,000.00
Eastern of Minn.,	4s,	1928-48,		25,000.00	25,000.00	26,700.00
Cleveland & Pittsburg,	3½s,	1948,		25,000.00	25,000.00	25,700.00
New York, Lack. & Western,	6s,	1921,		75,000.00	97,300.00	99,000.00
Clearfield & Mahoning,	5s,	1943,		50,000.00	63,600.00	65,000.00
Cleveland & Mahoning Valley,	5s,	1938,		75,000.00	95,600.00	96,000.00
Chic., St. Paul, M. & Omaha, cons.,	6s,	1980,		25,000.00	34,600.00	34,500.00
Totals,			\$	1,053,000.00	1,194,980.00	1,235,300.00

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
75 shares	Fairfield County Nat'l, Norwalk,	\$ 7,500.00	7,500.00	6,750.00
120 "	Nat'l Bank of Norwalk, "	12,000.00	12,901.50	12,000.00
31 "	City National, So. Norwalk,	3,100.00	3,100.00	4,650.00
25 "	Central " "	2,500.00	2,500.00	2,500.00
2 "	First " Westport,	200.00	200.00	200.00
37 "	Danbury " Danbury,	3,700.00	3,700.00	3,700.00
50 "	Stamford " Stamford,	1,500.00	2,250.00	2,500.00
41 "	Connecticut " Bridgeport,	4,100.00	5,863.00	6,355.00
80 "	Fourth " New York,	8,000.00	7,973.25	19,200.00
30 "	Metropolitan " "	3,000.00	860.00	60.00
50 "	National Park, "	5,000.00	6,256.25	31,500.00
66 "	Merchants National, "	3,300.00	4,198.59	6,100.00
22 "	Market & Fulton, "	2,200.00	2,363.00	5,800.00
50 "	German-American, "	3,750.00	3,859.38	5,800.00
Totals,		\$ 59,850.00	63,524.97	107,115.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,951; total amount,	\$963,238.80
2	Number of depositors having \$1,000 and not over \$2,000,	476; total amount,	651,493.74
3	Number of depositors having over \$2,000 and not over \$10,000,	268; total amount,	923,441.35
4	Number of depositors having over \$10,000,	9; total amount,	146,852.20
5	Total number of depositors,	5,704; total deposits,	\$2,685,026.09
6	Largest amount due a single depositor,		31,614.78
7	Number of accounts opened during the past year, 444; number closed, 485; decrease, 41.		
8	Amount deposited, including interest credited, during the past year,		453,485.40
9	Amount withdrawn during the past year,		425,904.50
10	Amount of increase,		27,580.90
11	Amount of income received during the past year was		125,445.82
12	Total expenses, including salaries, during the past year, were		7,871.12
13	State tax during the past year was		6,146.11
14	Dividends the past year:		
	1½ per cent. paid Jan. 10, 1902; amount,	\$45,459.02	
	1½ per cent. paid July 10, 1902; amount,	45,783.34	91,247.36
15	Net amount of premiums charged off the past year,		10,718.75
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		325.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		7,674.83

THE NORWALK SAVINGS SOCIETY.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

19	Amount of assets yielding no income the past year, ...	\$15,866.68
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	25,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	150,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto: Less than 1 per cent.	
25	Net income from foreclosed real estate during the past year, ...	1,163.09
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Thursday in July, usually.	

OFFICERS.— President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees: George M. Holmes, William A. Curtis, Stephen H. Holmes, F. St. John Lockwood, Edward K. Lockwood, Ira Cole, Moses H. Glover, Homer Merrill, George E. Miller.

THE NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,758,312.79	Whole amount of deposits, \$14,868,814.45	
Loans on collateral security, . . .	380,329.62	Surplus account, . . .	450,000.00
Loans on personal security only, . . .	130,750.00	Interest account, less current expenses and taxes paid, . . .	236,445.27
Town, city, and borough notes and orders, . . .	97,700.00	Profit and loss account, . . .	80,906.81
School district notes and orders, . . .	26,694.00	Safe deposit and storage department income, . . .	422.35
Town, city, school district, and corporation bonds, . . .	3,866,570.00		
Railroad bonds, . . .	6,721,850.00		
Bank stocks in Connecticut, . . .	145,000.00		
Real estate by foreclosure, . . .	65,268.26		
Banking house, . . .	100,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	5,180.85		
Premium account, . . .	500,000.00		
Safe deposit and storage department, . . .	17,795.57		
Cash in banks, . . .	848,869.95		
Cash in vault, . . .	22,318.34		
Total Assets, . . .	\$15,131,588.98	Total Liabilities, . . .	\$15,131,588.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
COUNTY, BOROUGH, CITY AND TOWN NOTES AND ORDERS.			
County of New London, ...	\$ 3,500.00	3,500.00	3,500.00
Borough of Stonington, ...	10,000.00	10,000.00	10,000.00
City of Norwich, ...	25,000.00	25,000.00	25,000.00
Town of Ledyard, ...	2,800.00	2,800.00	2,800.00
" Lisbon, ...	1,000.00	1,000.00	1,000.00
" Preston, ...	5,000.00	5,000.00	5,000.00
" Salem, ...	9,400.00	9,400.00	9,400.00
" Sterling, ...	7,000.00	7,000.00	7,000.00
" Stonington, ...	24,000.00	24,000.00	24,000.00
" Voluntown, ...	10,000.00	10,000.00	10,000.00
Totals, ...	\$ 97,700.00	97,700.00	97,700.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.						
First School District, Preston,				\$ 1,625.00	1,625.00	1,625.00
Fourth " Montville,				1,000.00	1,000.00	1,000.00
Greenville School District, Norwich,				8,000.00	8,000.00	8,000.00
Mill " "				800.00	800.00	800.00
Ninth " Stonington,				13,150.00	13,150.00	13,150.00
Third " Ledyard,				119.00	119.00	119.00
W. Town St., " Norwich,				2,000.00	2,000.00	2,000.00
Totals,				\$ 26,694.00	26,694.00	26,694.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.						
County of St. Louis, Mo.,	6s,	1905,	\$	10,000.00	10,000.00	10,650.00
Town of East Lyme, Conn.,	4½s,	1905,		15,000.00	15,000.00	15,300.00
" Chatham, "	3½s,	1909,		37,000.00	37,000.00	37,832.50
" No. Stonington, Ct.,	3½s,	1919,		20,000.00	20,000.00	20,000.00
" Norwich, Conn.,	3½s,	1913,		115,000.00	115,000.00	116,150.00
" " "	7s,	1905,		60,000.00	60,000.00	64,200.00
" Preston, "	3½s,	1920,		50,000.00	50,000.00	50,000.00
" Stafford, "	4s,	1903-05,		9,000.00	9,000.00	9,090.00
" Vernon, "	3½s,	1919,		125,000.00	125,000.00	126,250.00
City of Bridgeport, "	4s,	1919,		100,000.00	100,000.00	108,000.00
" Camden, N. J.,	4s,	1926,		50,000.00	50,000.00	55,250.00
" Canton, O.,	4½s,	1903,		7,000.00	7,000.00	7,070.00
" " "	4½s,	1906,		7,000.00	7,000.00	7,210.00
" " "	4½s,	1908,		7,000.00	7,000.00	7,385.00
" " "	4½s,	1910,		7,000.00	7,000.00	7,525.00
" Cedar Rapids, Ia.,	4s,	1916,		100,000.00	100,000.00	107,000.00
" Chicago, Ill.,	4s,	1921,		100,000.00	100,000.00	110,000.00
" Cincinnati, O.,	7s,	1904,		2,000.00	2,000.00	2,110.00
" " "	7½s,	1906,		10,000.00	10,090.00	11,300.00
" " "	7s,	1906,		10,000.00	10,000.00	11,200.00
" " "	7s,	1908,		40,000.00	40,000.00	49,000.00
" Columbus, O.,	4½s,	1902-07,		280,000.00	280,000.00	288,400.00
" " "	4s,	1909,		10,000.00	10,000.00	10,350.00
" " "	5s,	1912,		30,000.00	30,000.00	33,900.00
" " "	5s,	1907,		40,000.00	40,000.00	42,600.00
" Dayton, O.,	5s,	1913,		2,000.00	2,000.00	2,270.00
" " "	5s,	1914,		11,000.00	11,000.00	12,595.00
" " "	5s,	1915,		29,000.00	29,000.00	33,495.00
" " "	5s,	1916,		3,000.00	3,000.00	3,495.00
" Denver, Col.,	5s,	1906,		75,000.00	75,000.00	75,750.00
" Des Moines, Ia.,	4s,	1916,		100,000.00	100,000.00	106,000.00
" Duluth, Minn.,	5s,	1907,		2,000.00	2,000.00	2,120.00
" " "	4½s,	1920,		100,000.00	100,000.00	111,000.00
" Hamilton, O.,	5s,	1905,		5,000.00	5,000.00	5,175.00
" " "	5s,	1906,		10,000.00	10,000.00	10,450.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.						
City of Hamilton, O.,	5s,	1907,	\$	5,000.00	5,000.00	5,325.00
" "	5s,	1909,		10,000.00	10,000.00	10,900.00
" "	5s,	1910,		10,000.00	10,000.00	11,000.00
" "	5s,	1911,		10,000.00	10,000.00	11,150.00
" "	5s,	1916,		10,000.00	10,000.00	11,600.00
" Kalamazoo, Mich.,	4s,	1904,		10,000.00	10,000.00	10,050.00
" "	4s,	1906,		10,000.00	10,000.00	10,150.00
" Kansas City, Mo.,	4½s,	1915,		100,000.00	100,000.00	111,000.00
" Lexington, Ky.,	4½s,	1933,		5,000.00	5,000.00	6,100.00
" "	4½s,	1934,		75,570.00	75,570.00	92,195.40
" Los Angeles, Cal.,	4½s,	1903,		6,650.00	6,650.00	6,650.00
" "	4½s,	1908,		6,650.00	6,650.00	6,649.50
" "	4½s,	1912,		3,650.00	3,650.00	3,832.50
" "	4½s,	1915,		5,000.00	5,000.00	5,375.00
" "	4½s,	1916,		1,650.00	1,650.00	1,773.75
" "	4½s,	1917,		6,650.00	6,650.00	7,215.25
" "	4s,	1921-37,		100,000.00	100,000.00	104,500.00
" Louisville, Ky.,	5s,	1911,		50,000.00	50,000.00	56,000.00
" "	4s,	1930,		100,000.00	100,000.00	112,000.00
" Newark, N. J.,	4s,	1911,		150,000.00	150,000.00	157,500.00
" New London, Conn.,	3½s,	1911,		35,000.00	35,000.00	35,350.00
" Norwich, "	7s,	1905,		1,000.00	1,000.00	1,070.00
" "	5s,	1908,		12,000.00	12,000.00	12,960.00
" "	4s,	1913,		125,000.00	125,000.00	132,187.50
" "	3½s,	1923,		150,000.00	150,000.00	153,000.00
" "	3½s,	1925,		100,000.00	100,000.00	102,000.00
" Oakland, Cal.,	4s,	1903-38,		122,500.00	122,500.00	127,400.00
" Omaha, Neb.,	4½s,	1906,		100,000.00	100,000.00	103,000.00
" "	5s,	1906,		5,000.00	5,000.00	5,225.00
" "	5s,	1907,		19,000.00	19,000.00	20,045.00
" "	5s,	1908,		25,000.00	25,000.00	26,750.00
" "	5s,	1912,		51,000.00	51,000.00	56,100.00
" Paducah, Ky.,	4½s,	1928,		45,000.00	45,000.00	48,150.00
" Paterson, N. J.,	4½s,	1934,		10,000.00	10,000.00	12,100.00
" "	4½s,	1935,		10,000.00	10,000.00	12,200.00
" "	4½s,	1936,		10,000.00	10,000.00	12,300.00
" "	4½s,	1937,		10,000.00	10,000.00	12,500.00
" Portland, Ore.,	5s,	1928,		200,000.00	200,000.00	242,000.00
" San José, Cal.,	4½s,	1903-37,		26,250.00	26,250.00	28,875.00
" "	4½s,	1903-37,		35,000.00	35,000.00	38,500.00
" Sioux City, Ia.,	4½s,	1909,		1,000.00	1,000.00	1,050.00
" "	4½s,	1910,		24,000.00	24,000.00	25,440.00
" "	4½s,	1911,		25,000.00	25,000.00	26,750.00
" "	4½s,	1919,		25,000.00	25,000.00	28,000.00
" "	4½s,	1920,		25,000.00	25,000.00	28,250.00
" So. Norwalk, Conn.,	6s,	1905,		30,000.00	30,000.00	32,100.00
" Terre Haute, Ind.,	6s,	1903,		5,000.00	5,000.00	5,000.00
" "	6s,	1904,		5,000.00	5,000.00	5,050.00

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
City of Toledo, O.,	4½s, 1914, \$	200,000.00	200,000.00	215,000.00
" " "	4s, 1942,	25,000.00	25,000.00	28,250.00
" Vergennes, Vt.,	4s, 1908,	26,000.00	26,000.00	26,780.00
" Woonsocket, R. I.,	4s, 1927,	100,000.00	100,000.00	109,000.00
School Dist. 1st, Hartford, Ct.,	4s, 1927,	30,000.00	30,000.00	32,700.00
Totals,		\$3,866,570.00	3,866,570.00	4,155,371.40
RAILROAD BONDS.				
Albany & Susquehanna,	6s, 1906, \$	10,000.00	10,000.00	11,000.00
" " "	7s, 1906,	3,000.00	3,000.00	3,390.00
Buffalo, New York & Erie,	7s, 1916,	100,000.00	100,000.00	134,000.00
Burl., Cedar Rapids & Northern,	5s, 1934,	400,000.00	400,000.00	500,000.00
Central of New Jersey,	5s, 1937,	25,000.00	25,000.00	34,000.00
Chic., Burlington & Quincy,	7s, 1903,	200,000.00	200,000.00	207,000.00
Chic. & Eastern Illinois,	5s, 1937,	200,000.00	200,000.00	244,000.00
Chic., Milwaukee & St. Paul:—				
Chic. & Mo. River Div.,	5s, 1926,	50,000.00	50,000.00	60,000.00
Chic. & Pacific West. Div.,	5s, 1921,	50,000.00	50,000.00	59,250.00
Dubuque Div.,	6s, 1920,	100,000.00	100,000.00	130,000.00
La Crosse & Davenport Div.,	5s, 1919,	100,000.00	100,000.00	115,000.00
Mineral Point Div.,	5s, 1910,	150,000.00	150,000.00	162,000.00
So. Minnesota Div.,	6s, 1910,	150,000.00	150,000.00	174,000.00
South Western Div.,	6s, 1909,	200,000.00	200,000.00	232,000.00
Wisconsin Valley Div.,	6s, 1920,	50,000.00	50,000.00	64,500.00
Chicago & Northwestern,	7s, 1915,	100,000.00	100,000.00	135,250.00
" " " Mad. Ex.,	7s, 1911,	100,000.00	100,000.00	130,000.00
Chic., Rock Island & Pacific,	4s, 1938,	200,000.00	200,000.00	218,000.00
Chic., St. Louis & New Orleans,	5s, 1951,	50,000.00	50,000.00	63,500.00
Chic., St. Paul, Minn. & Omaha,	6s, 1930,	300,000.00	300,000.00	414,000.00
Chicago & Tomah,	6s, 1905,	1,000.00	1,000.00	1,070.00
Clearfield & Mahoning,	5s, 1943,	100,000.00	100,000.00	123,000.00
Cleveland & Mahoning Valley,	5s, 1938,	300,000.00	300,000.00	371,250.00
Cleveland & Pittsburgh,	4½s, 1942,	200,000.00	200,000.00	242,000.00
Columbus & Hocking Valley,	4s, 1943,	14,000.00	14,000.00	15,260.00
Conn. & Passumpsic Rivers,	4s, 1943,	100,000.00	100,000.00	111,000.00
Delaware & Bound Brook,	7s, 1905,	18,000.00	18,000.00	20,160.00
Delaware, Lackawanna & West.,	7s, 1907,	8,000.00	8,000.00	9,360.00
Des Moines & Minneapolis,	7s, 1907,	25,000.00	25,000.00	28,500.00
Eastern Ry., Minn. North. Div.,	4s, 1948,	100,000.00	100,000.00	106,000.00
Elmira & Williamsport,	6s, 1910,	28,000.00	28,000.00	26,910.00
Hancock & Calumet,	5s, 1931,	20,000.00	20,000.00	21,000.00
Illinois Cent., Springfield Div.,	3½s, 1951,	200,000.00	200,000.00	200,000.00
Iowa Falls & Sioux City,	7s, 1917,	90,000.00	90,000.00	119,700.00
Jeffersonville, Mad. & Indianap.,	7s, 1906,	34,000.00	34,000.00	37,400.00
Mich. Cen. (Det. & Bay City),	5s, 1931,	50,000.00	50,000.00	63,500.00

THE NORWICH SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Milwaukee, Lake S. & West.,	6s, 1921, \$	58,000.00	58,000.00	78,800.00
Ashland Div.,	6s, 1925,	30,000.00	30,000.00	41,700.00
Michigan Div.,	6s, 1924,	46,000.00	46,000.00	63,940.00
Mineral Range,	5s, 1931,	50,000.00	50,000.00	52,500.00
Montana Central,	6s, 1937,	200,000.00	200,000.00	278,000.00
Morris & Essex,	7s, 1914,	120,000.00	120,000.00	162,000.00
"	7s, 1915,	50,000.00	50,000.00	68,000.00
New London Northern,	5s, 1910,	500,000.00	500,000.00	547,500.00
N. Y. Cent. & Hudson River,	8½s, 1997,	300,000.00	300,000.00	327,000.00
New York, Lack. & Western,	6s, 1921,	200,000.00	200,000.00	266,000.00
Northwestern Union,	7s, 1917,	200,000.00	200,000.00	282,000.00
Oswego & Rome,	7s, 1915,	41,000.00	41,000.00	55,350.00
Pittsb., McKeesport & Yough.,	6s, 1932,	200,000.00	200,000.00	280,000.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	150,000.00	150,000.00	171,750.00
"	6s, 1933,	320,000.00	320,000.00	444,800.00
St. P., Minn. & Man. (Dak. Ex.),	6s, 1910,	50,000.00	50,000.00	57,500.00
Staten Island,	4½s, 1943,	60,000.00	60,000.00	63,000.00
Terre Haute & Indianapolis,	5s, 1925,	200,000.00	200,000.00	212,000.00
Toledo & Ohio Central Ex.,		350.00	350.00	350.00
Utica & Black River,	4s, 1923,	100,000.00	100,000.00	109,000.00
Wisconsin Valley,	7s, 1909,	25,500.00	25,500.00	30,800.00
Totals,		\$6,721,850.00	6,721,850.00	8,177,290.00
BANK STOCKS.				
300 shares First National, Norwich, Ct.,	\$	30,000.00	30,000.00	22,500.00
150 " Merch. " " "		15,000.00	15,000.00	18,000.00
1,000 " Thames " " "		100,000.00	100,000.00	166,000.00
Totals,	\$	145,000.00	145,000.00	206,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	12,510 ; total amount, \$3,520,149.45
2	Number of depositors having \$1,000 and not over \$2,000,	2,019 ; total amount, 2,909,825.00
8	Number of depositors having over \$2,000 and not over \$10,000,	1,653 ; total amount, 6,198,073.00
4	Number of depositors having over \$10,000,	107 ; total amount, 1,736,267.00
5	Total number of depositors,	16,289 ; total deposits, \$14,363,814.45
6	Largest amount due a single depositor,	62,287.97

THE NORWICH SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 2,614; number closed, 1,827; increase, 787.	
8	Amount deposited, including interest credited, during the past year,	\$2,711,739.02
9	Amount withdrawn during the past year, ...	2,166,566.79
10	Amount of increase, ...	545,172.23
11	Amount of income received during the past year was	691,216.82
12	Total expenses, including salaries, during the past year, were	28,905.58
13	State tax during the past year was	88,917.88
14	Dividends the past year : 2 per cent. paid Jan. 1, 1902; amount, \$271,731.80 2 per cent. paid July 1, 1902; amount, 276,847.12—	548,078.42
15	Net amount of premiums charged off the past year, ...	104,688.08
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus during the past year was	25,000.00
19	Amount of assets yielding no income the past year, ...	84,864.66
20	Loans on real estate— are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	400,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	38,300.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	105,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, some time in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, some time in June.	

OFFICERS. — President, Charles Bard; Treasurer, Costello Lippitt; Assistant Treasurer, Charles R. Butts; Directors, Henry Larabee, Arthur H. Brewer, Lucius Brown, Bela P. Learned, Asa Backus, Calvin L. Harwood, Costello Lippitt, William H. Palmer, Jr., Adam Reid, Charles L. Hubbard, Stephen B. Meech, S. Alpheus Gilbert, Ansel A. Beckwith.

PEOPLE'S SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.							
Mich., Jackson, City,	4½s,	1914,	\$		10,000.00	10,000.00	10,700.00
Minn., St. Paul,	5s,	1915,			10,000.00	10,000.00	11,200.00
Mo., St. Louis,	4s,	1911,			20,000.00	20,000.00	20,400.00
Neb., Omaha,	5s,	1912,			5,000.00	5,000.00	5,500.00
N. J., Camden,	4½s,	1922,			40,000.00	40,000.00	44,000.00
" Newark,	6s,	1908,			5,000.00	5,000.00	5,500.00
" Paterson,	4s,	1910,			10,000.00	10,000.00	10,300.00
" "	5s,	1907,			4,000.00	4,000.00	4,400.00
" Trenton,	4s,	1918,			25,000.00	25,000.00	25,750.00
N. Y., Buffalo,	8½s,	1921-1922,			10,000.00	10,000.00	10,300.00
" West Farms, Town,	7s,	1903-1906,			5,500.00	5,500.00	6,000.00
Ohio, Akron, City,	5s,	1905,			20,000.00	20,000.00	20,600.00
" "	5s,	1903,			5,000.00	5,000.00	5,100.00
" "	5s,	1906,			5,000.00	5,000.00	5,200.00
" Cincinnati,	7½s,				14,000.00	14,000.00	15,000.00
" "	7s,	1908,			10,000.00	10,000.00	11,700.00
" "	7s,	1906,			4,000.00	4,000.00	4,480.00
" Columbus,	4s,	1905,			15,000.00	15,000.00	15,150.00
" "	5s,	1910,			6,000.00	6,000.00	6,480.00
" Toledo,	4½s,	1903,			10,000.00	10,000.00	10,000.00
" Youngst'n,	5s,	1904-1906,			10,000.00	10,000.00	10,400.00
" "	5s,	1905-1909,			8,000.00	8,000.00	8,320.00
Or., Portland,	5s,	1923,			10,000.00	10,000.00	12,000.00
Wis., Milwaukee,	5s,	1907-1915,			15,000.00	15,000.00	16,350.00
Totals,			\$		765,500.00	765,500.00	802,230.00
RAILROAD BONDS.							
Bald Eagle Valley,	6s,	1910,	\$		6,000.00	6,000.00	6,480.00
Buffalo, New York & Erie,	7s,	1916,			30,000.00	30,000.00	39,000.00
Central of New Jersey,	5s,	1987,			50,000.00	50,000.00	64,000.00
Chicago, Burlington & Quincy,	7s,	1903,			5,000.00	5,000.00	5,000.00
Chicago Milwaukee & St. Paul:—							
Chicago & Pacific West'n Div.,	5s,	1921,			30,000.00	30,000.00	36,000.00
Dubuque Division,	6s,	1920,			22,000.00	22,000.00	27,500.00
General,	4s,	1989,			50,000.00	50,000.00	55,000.00
Hastings & Dakota Division,	7s,	1910,			15,000.00	15,000.00	18,000.00
Terminal,	5s,	1914,			25,000.00	25,000.00	27,500.00
Wisconsin & Minnesota Div.,	5s,	1921,			25,000.00	25,000.00	29,000.00
Chicago & Northwestern:—							
Cedar Rapids & Missouri,	7s,	1916,			15,000.00	15,000.00	19,500.00
Main Line,	7s,	1915,			20,000.00	20,000.00	26,000.00
Milwaukee, Lake Sh. & West'n,	6s,	1921,			20,000.00	20,000.00	25,600.00
Milwaukee & Madison,	6s,	1905,			20,000.00	20,000.00	21,000.00
Rochester & Northern Minn.,	7s,	1908,			3,000.00	3,000.00	3,450.00
Chicago & Tomah Div.,	6s,	1905,			50,000.00	50,000.00	58,000.00
Chicago, Rock Island & Pacific,	6s,	1917,			50,000.00	50,000.00	64,000.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Chicago & Rock Isl'd, gen. mtg., 4s, 1988, \$	30,000.00	30,000.00	32,700.00
Chicago, St. P., Minn. & Omaha, 6s, 1980,	20,000.00	20,000.00	27,000.00
Cleveland & Mahoning Valley, 5s, 1938,	5,000.00	5,000.00	6,300.00
Concord & Montreal, 3½s, 1920,	10,000.00	10,000.00	10,200.00
Delaware & Hudson:—			
Albany & Susquehanna, 7s, 1906,	87,000.00	87,000.00	41,070.00
" " " " 6s, 1906,	13,000.00	13,000.00	13,910.00
Delaware, Lack. & Western, 7s, 1907,	10,000.00	10,000.00	11,300.00
New York, Lack. & Western, 6s, 1921,	30,000.00	30,000.00	37,800.00
Syracuse, Binghamton & N. Y., 7s, 1906,	10,000.00	10,000.00	11,000.00
Great Northern:—			
Eastern of Minnesota, 5s, 1908,	29,000.00	29,000.00	30,450.00
" " " " No. Div., 4s, 1948,	10,000.00	10,000.00	10,800.00
Montana Central, 6s, 1937,	10,000.00	10,000.00	13,500.00
St. P., M. & Man., Dak. Ex., 6s, 1910,	12,000.00	12,000.00	13,560.00
" " " " gen. m. cons., 4½s, 1933,	25,000.00	25,000.00	28,000.00
" " " " Montana Ex., 4s, 1937,	5,000.00	5,000.00	5,150.00
Illinois Central:—			
Springfield Division, gold, 3½s, 1951,	25,000.00	25,000.00	25,500.00
Iowa Falls & Sioux City, 7s, 1917,	10,000.00	10,000.00	13,000.00
Michigan Central:—			
Detroit & Bay City, 5s, 1931,	54,000.00	54,000.00	65,880.00
Minneapolis & St. Louis, 7s, 1927,	5,000.00	5,000.00	7,100.00
" " " " gold, 4s, 1949,	20,000.00	20,000.00	20,800.00
Morris & Essex, 7s, 1914,	20,000.00	20,000.00	25,000.00
" " " " 7s, 1915,	10,000.00	10,000.00	13,000.00
N. Y. Central & Hudson River, 7s, 1908,	50,000.00	50,000.00	50,000.00
N. Y., New Haven & Hartford, 4s, 1908,	5,000.00	5,000.00	5,000.00
" " " " 4s, 1947,	5,000.00	5,000.00	5,400.00
" " " " 3½s, 1947,	10,000.00	10,000.00	10,200.00
Harlem River & Pt. Chester, 7s, 1903,	2,000.00	2,000.00	2,000.00
New England, cons. mtg., 5s, 1945,	20,000.00	20,000.00	26,000.00
Pittsb'h, McKeesp't & Yough'y, 6s, 1932,	30,000.00	30,000.00	41,400.00
Rome, Watertown & Ogdensburg:—			
Oswego & Rome, 7s, 1915,	20,000.00	20,000.00	27,000.00
Southwest Pennsylvania, 7s, 1917,	15,000.00	15,000.00	19,500.00
United New Jersey, gold, 4s, 1944,	20,000.00	20,000.00	22,400.00
Totals, ... \$	1,013,000.00	1,013,000.00	1,191,950.00
BANK STOCKS.			
66 shares Ansonia Nat'l (\$50 ea.), Ansonia, \$	3,800.00	3,300.00	4,950.00
224 " Bridgeport Nat. (\$50 ea.), Bridgep't,	11,200.00	11,200.00	20,160.00
105 " City " " "	10,500.00	10,500.00	16,800.00
109 " Connecticut " " "	10,900.00	10,900.00	16,850.00
291 " First " " "	29,100.00	29,100.00	55,290.00
72 " Pequonnock " " "	7,200.00	7,200.00	10,000.00
15 " Bristol " Bristol,	1,500.00	1,500.00	2,700.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
30 shares	Pahquioque National, Danbury,	\$ 3,000.00	3,000.00	3,000.00
42 "	Birmingham " Derby,	4,200.00	4,200.00	6,720.00
50 "	Ætna " Hartford,	5,000.00	5,000.00	10,000.00
100 "	Amer'n (\$50 ea.) " "	5,000.00	5,000.00	7,000.00
50 "	City, " "	5,000.00	5,000.00	5,000.00
25 "	Conn. Trust & Safe Dep. Co., " "	2,500.00	2,500.00	6,250.00
85 "	Farmers & Mech's Nat'l, " "	3,500.00	3,500.00	4,200.00
50 "	First " " "	5,000.00	5,000.00	6,250.00
50 "	Hartford " " "	5,000.00	5,000.00	7,000.00
40 "	" " Trust Co., " "	4,000.00	4,000.00	7,000.00
100 "	Nat'l Exchange (\$50 ea.), " "	5,000.00	5,000.00	6,250.00
21 "	Phoenix Nat'l, " "	2,100.00	2,100.00	2,625.00
5 "	State, " "	500.00	500.00	625.00
5 "	United States, " "	500.00	500.00	2,000.00
27 "	Home National, Meriden,	2,700.00	2,700.00	3,350.00
18 "	Meriden " " "	1,800.00	1,800.00	1,800.00
10 "	Mechanics " New Britain,	1,000.00	1,000.00	1,400.00
15 "	New Britain " " "	1,500.00	1,500.00	2,400.00
40 "	Merch'ts Nat'l (\$50 ea.), New Haven,	2,000.00	2,000.00	2,400.00
500 "	N. Haven Co. Nat'l (\$10 ea.), " "	5,000.00	5,000.00	8,000.00
50 "	Second " " "	5,000.00	5,000.00	9,000.00
20 "	Tradesmen's " " "	2,000.00	2,000.00	8,000.00
16 "	Yale " " "	1,600.00	1,600.00	2,000.00
50 "	Commerce " New London,	5,000.00	5,000.00	6,500.00
22 "	Fairfield Co. " Norwalk,	2,200.00	2,200.00	2,200.00
2 "	National, " " "	200.00	200.00	200.00
75 "	Thames National, Norwich,	7,500.00	7,500.00	12,000.00
40 "	City " So. Norwalk,	4,000.00	4,000.00	6,400.00
26 "	Southport " Southport,	2,600.00	2,600.00	3,380.00
11 "	Stamford Nat. (\$30 ea.), Stamford,	330.00	330.00	600.00
45 "	Citizens Nat'l, Waterbury,	4,500.00	4,500.00	6,300.00
15 "	Fourth Nat'l, " "	1,500.00	1,500.00	1,650.00
30 "	Manufacturers' Nat'l, " "	3,000.00	3,000.00	3,900.00
160 "	Waterbury Nat'l (\$50 ea.), " "	8,000.00	8,000.00	12,800.00
30 "	American Exch. Nat'l, New York,	3,000.00	3,000.00	6,600.00
4 "	Central " " "	400.00	400.00	720.00
20 "	Chatham (25 ea.), " "	500.00	500.00	1,500.00
30 "	Commerce " " "	3,000.00	3,000.00	9,000.00
14 "	Corn Exchange, " " "	1,400.00	1,400.00	5,600.00
80 "	Fourth National, " " "	3,000.00	3,000.00	6,000.00
46 "	Hanover " " "	4,600.00	4,600.00	23,000.00
30 "	Imp. & Traders' " " "	3,000.00	3,000.00	16,000.00
20 "	Leather Manuf'rs " " "	2,000.00	2,000.00	4,000.00
25 "	Market & Fulton " " "	2,500.00	2,500.00	5,000.00
144 "	Mechanics (\$25 ea.) " " "	3,600.00	3,600.00	7,200.00
30 "	Mercantile " " "	3,000.00	3,000.00	7,600.00
67 "	Merchants (\$50 ea.) " " "	3,350.00	3,350.00	5,860.00
1 "	North America " " "	100.00	100.00	200.00
10 "	Park " " "	1,000.00	1,000.00	5,000.00
Totals.		\$ 219,380.00	219,380.00	391,630.00

PEOPLE'S SAVINGS BANK, BRIDGEPORT.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,201 ; total amount,	\$1,476,220.09
2	Number of depositors having \$1,000 and not over \$2,000,	1,115 ; total amount,	1,547,098.04
3	Number of depositors having over \$2,000 and not over \$10,000,	286 ; total amount,	655,507.75
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	7,602 ; total deposits,	\$3,678,820.88
6	Largest amount due a single depositor,		6,691.39
7	Number of accounts opened during the past year, 1,264 ; number closed, 1,009 ; increase, 255.		
8	Amount deposited, including interest credited, during the past year,		856,718.88
9	Amount withdrawn during the past year,		726,824.51
10	Amount of increase,		130,893.87
11	Amount of income received during the past year was		180,799.58
12	Total expenses, including salaries, during the past year, were		10,027.08
13	State tax during the past year was		7,912.27
14	Dividends the past year :		
	1½ per cent. paid Jan. 1, 1902 ; amount, \$30,821.63		
	1½ per cent. paid July 1, 1902 ; amount, 61,229.70 —	121,551.33	
15	Net amount of premiums charged off the past year,		5,640.25
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,598.99
19	Amount of assets yielding no income the past year,		31,000.00
20	Loans on real estate — are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		45,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		.0419%
25	Net income from foreclosed real estate during the past year,		664.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors: 2d Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers: 2d Monday in July.		

OFFICERS.— President, William E. Seeley; 1st Vice-President, Samuel W. Baldwin; 2d Vice-President, Henry Atwater; Treasurer, Edward W. Marsh; Directors or Trustees, Enoch P. Hincks, Asa S. Parsons, Edward R. Ives, Morris B. Beardsley, John A. Rusling, David F. Read, Daniel E. Marsh, George Comstock, Lucius H. Mills, Lewis B. Curtis.

PEOPLE'S SAVINGS BANK, PAWCATUCK.

[P. O. Westerly, R. I.]

J. A. BROWN, Treasurer.

INCORPORATED, 1886.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$79,749.02	Whole amount of deposits, . . .	\$98,448.15
Loans on collateral security, . . .	2,000.00	Surplus account, . . .	3,650.00
Town, city, school district, and corporation bonds, . . .	3,000.00	Profit and loss account, . . .	2,980.64
Bank stocks in Connecticut, . . .	3,907.00		
Real estate by foreclosure, . . .	12,496.90		
Cash in banks, . . .	2,890.09		
Cash in vault, . . .	1,035.78		
Total Assets, . . .	\$105,078.79	Total Liabilities, . . .	\$105,078.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.			
City of N. London water fund bonds, 4s, 1920, \$	3,000.00	3,000.00	3,300.00
BANK STOCKS.			
81 shares Pawcatuck National, ... \$	4,050.00	3,907.00	2,592.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	562; total amount,	\$45,718.22
2	Number of depositors having \$1,000 and not over \$2,000, . . .	11; total amount,	13,057.64
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	8; total amount,	39,473.29
4	Number of depositors having over \$10,000, . . .	1; total amount,	10,200.00
5	Total number of depositors, . . .	582; total deposits,	\$98,448.15
6	Largest amount due a single depositor, . . .		10,200.00
7	Number of accounts opened during the past year, 127; number closed, 85; increase, 42.		
8	Amount deposited, including interest credited, during the past year, . . .		36,331.39
9	Amount withdrawn during the past year, . . .		58,241.91
10	Amount of decrease, . . .		21,910.52

PEOPLE'S SAVINGS BANK, PAWCATUCK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received during the past year was	\$4,862.48
12	Total expenses, including salaries, during the past year, were	100.00
13	State tax during the past year was	116.78
14	Dividends the past year:	
	2 per cent. paid April 1, 1902; amount, \$1,918.90	
	2 per cent. paid Oct. 1, 1902; amount, 1,828.35—	3,742.25
15	Net amount of premiums charged off the past year, ...	0
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	3,000.00
18	Net amount carried to surplus, or profit and loss, during the past year, was	276.70
19	Amount of assets yielding no income the past year, ...	0
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	5,300.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	4,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	2,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	100.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Monday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Monday in January.	

OFFICERS.—President, E. H. Knowles; Treasurer, J. A. Brown; Directors or Trustees, D. McG. Newall, C. G. Stanton, F. N. Wilcox, F. C. Dixon, H. S. Young, F. N. Bidwell, D. R. Porter.

PEOPLE'S SAVINGS BANK, ROCKVILLE.

E. STEVENS HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$809,065.00	Whole amount of deposits, . .	\$529,113.45
Loans on collateral sec'y, .	13,785.00	Surplus account, ...	9,500.00
Loans on personal security only, ...	5,875.00	Interest account, less current expenses and taxes paid, ...	16,573.59
School district notes and orders, ...	469.40		
Town, city, school district, and corporation bonds, . .	46,500.00		
Railroad bonds, ...	78,000.00		
Bank stocks in Connecticut, .	86,400.00		
Furniture and fixtures, . .	1,000.00		
Cash in banks, ...	11,854.98		
Cash in vault, ...	2,287.66		
Total Assets, ...	\$555,187.04	Total Liabilities, ...	\$555,187.04

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Norwich, 5s, 1908, \$	1,000.00	1,000.00	1,100.00
Willimantic, 4s, 1904, .	10,000.00	10,000.00	10,100.00
Dubuque, 5s, 1907, .	4,500.00	4,500.00	4,725.00
Denver, 6s, 1905, .	5,000.00	5,000.00	5,250.00
Topeka, 5s, 1918, .	5,000.00	5,000.00	5,500.00
Tacoma, 5s, 1913, .	5,000.00	5,000.00	5,500.00
Pueblo, 5s, 1912, .	6,000.00	6,000.00	6,800.00
Colorado Springs, 4s, 1914, .	10,000.00	10,000.00	10,500.00
Totals, ... \$	46,500.00	46,500.00	49,275.00
RAILROAD BONDS.			
Chic., Milwaukee & St. Paul:—			
Mo. Riv. Div., 5s, 1910, \$	5,000.00	5,000.00	6,000.00
Chicago & Alton, Miss. Riv. Br., 6s, 1912, .	4,000.00	4,000.00	4,800.00
Evansville & Terre Haute, 5s, 1930, .	10,000.00	10,000.00	10,200.00
Staten Island, 4½s, 1943, .	10,000.00	10,000.00	10,500.00
Cleveland, C. C. & St. Louis, 4s, 1990, .	5,000.00	5,000.00	5,200.00
Hereford, 4s, 1930, .	8,000.00	8,000.00	8,400.00
Chic., Bur. & Quincy, Neb. Ext., 4s, 1927, .	10,000.00	10,000.00	11,300.00
" " " Denver, 4s, 1922, .	7,000.00	7,000.00	7,070.00
" " " Iowa, 4s, 1919, .	11,000.00	11,000.00	11,550.00
Ill. Central, Louisville Div., 3½s, 1953, .	8,000.00	8,000.00	8,080.00
Totals, ... \$	78,000.00	78,000.00	83,000.00

PEOPLE'S SAVINGS BANK, ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
291	shares	First National,	Rockville,	\$	29,100.00	36,000.00	34,920.00
277	"	Rockville	"		27,700.00	31,400.00	33,240.00
85	"	First	Stafford,		3,500.00	3,500.00	4,725.00
40	"	"	Hartford,		4,000.00	5,650.00	5,200.00
7	"	City,	"		700.00	700.00	680.00
10	"	Ætna National,	"		1,000.00	1,250.00	1,900.00
20	"	Charter Oak	"		2,000.00	2,950.00	2,000.00
19	"	Far. & Mech.	"		1,900.00	2,350.00	2,375.00
6	"	Hartford Trust,	"		600.00	600.00	990.00
16	"	Conn.	"		1,600.00	2,000.00	3,200.00
Totals,					\$ 72,100.00	86,400.00	89,180.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,184; total amount,	\$248,978.45
2	Number of depositors having \$1,000 and not over \$2,000,	108; total amount,	134,112.00
3	Number of depositors having over \$2,000 and not over \$10,000,	44; total amount,	146,023.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,336; total deposits,	\$529,113.45
6	Largest amount due a single depositor,		6,668.00
7	Number of accounts opened during the past year, 185; number closed, 180; increase, 55.		
8	Amount deposited, including interest credited, during the past year,		117,608.64
9	Amount withdrawn during the past year,		102,379.01
10	Amount of increase,		15,229.63
11	Amount of income received during the past year was		25,910.64
12	Total expenses, including salaries, during the past year, were		2,702.30
13	State tax during the past year was		982.17
14	*Dividends the past year:		
	2 per cent. paid Jan., 1902; amount,	\$9,811.11	
	2 per cent. paid July 1902; amount,	9,863.23—	\$18,679.34
15	Net amount of premiums charged off the past year,		105.00
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, during the past year, was		1,500.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate— are they all first mortgages?		Yes

* Four per cent. per annum on accounts of \$1,000 and less; 3½ per cent. accounts above \$1,000.

PEOPLE'S SAVINGS BANK, ROCKVILLE.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	\$34,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
25	Net income from foreclosed real estate during the past year, . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS. — President, vacancy, deceased; Treasurer, E. Stevens Henry; Directors or Trustees: Cyrus Winchell, E. S. Henry, W. H. Prescott, E. H. Preston, A. N. Belding, C. E. Harwood, J. E. Fisk, F. A. Randall, E. A. Kuhnly, S. A. Harrington.

PUTNAM SAVINGS BANK.

J. TOURTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$378,783.00	Whole amount of deposits, \$2,242,526.24	
Loans on collateral security, . . .	85,855.00	Surplus account, . . .	69,000.00
Loans on pers'l sec'y only, . . .	3,900.00	Interest account, less current expenses and taxes paid, . . .	29,111.48
Town, city, and borough notes and orders, . . .	181,415.00	Profit and loss account, . . .	1,761.88
Town, city, school district, and corporation bonds, . . .	862,500.00		
Railroad bonds, . . .	780,000.00		
Bank stocks in Connecticut, . . .	25,400.00		
Real estate by foreclosure, . . .	4,500.00		
Cash in banks, . . .	112,802.54		
Cash in vault, . . .	12,294.01		
Total Assets, . . .	\$2,342,399.55	Total Liabilities, . . .	\$2,342,399.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodstock, . . .	\$ 6,000.00	6,000.00	6,000.00
" Putnam, . . .	105,165.00	105,165.00	105,165.00
City of Putnam, . . .	20,250.00	20,250.00	20,250.00
Totals, . . .	\$ 181,415.00	181,415.00	181,415.00
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.			
Town of Ansonia, Conn., . . . 4s, 1912, \$	25,000.00	25,000.00	26,250.00
" Norwalk, " . . . 3½s, 1916, . . .	25,000.00	25,000.00	25,220.00
" Portland, " . . . 4s, 1905, . . .	30,000.00	30,000.00	30,500.00
County of New Haven, Conn., . . . 3½s, 1915, . . .	4,000.00	4,000.00	4,100.00
City of Norwich, " . . . 3½s, 1925, . . .	15,000.00	15,000.00	15,500.00
" Cleveland, Ohio, . . . 4s, 1903, . . .	20,000.00	20,000.00	20,100.00
" Columbus, " . . . various, . . .	60,000.00	60,000.00	66,000.00
" Dayton, " . . . " . . .	45,000.00	45,000.00	47,500.00
" Toledo, " . . . " . . .	50,000.00	50,000.00	53,500.00
" Dubuque, Iowa, . . . 4s, 1916, . . .	50,000.00	50,000.00	53,000.00
" Pueblo, Col., . . . 4s, 1914, . . .	30,000.00	30,000.00	32,250.00
" Kansas City, Mo., . . . various, . . .	40,000.00	40,000.00	43,750.00
" St. Louis, " . . . 4s, 1908, . . .	20,000.00	20,000.00	20,750.00
" Louisville, Ky., . . . 4s, 1910, . . .	20,000.00	20,000.00	20,750.00
" Minneapolis, Minn., . . . 4½s, 1922, . . .	15,000.00	15,000.00	17,750.00
" St. Paul, " . . . 4s, 1920, . . .	20,000.00	20,000.00	21,750.00
" Muskegon, Mich., . . . various, . . .	45,000.00	45,000.00	50,000.00
" Saginaw, " . . . " . . .	30,000.00	30,000.00	30,750.00
" Omaha, Neb., . . . " . . .	51,500.00	51,500.00	53,000.00
" Paterson, N. J., . . . " . . .	30,000.00	30,000.00	30,050.00

PUTNAM SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.				
City of Pawtucket, R. I.,	various.	\$ 50,000.00	50,000.00	54,750.00
" Pittsburg, Pa.,	3½s, 1918,	30,000.00	30,000.00	30,000.00
" Portland, Oregon,	5s, 1922,	15,000.00	15,000.00	18,000.00
" Racine, Wis.,	4s, 1918,	25,000.00	25,000.00	25,000.00
" Terre Haute, Ind.,	4s, 1915,	35,000.00	35,000.00	36,750.00
" Wilmington, Del.,	3½s, 1915,	22,000.00	22,000.00	22,000.00
Omaha Water Works Co.,	5s, 1946,	60,000.00	60,000.00	60,000.00
Totals,		\$ 862,500.00	862,500.00	909,000.00
RAILROAD BONDS.				
Chicago & Alton, refunding,	3s, 1949,	\$ 75,000.00	75,000.00	67,500.00
C., B. & Q. System:— Ill. Div.,	3½s, 1949,	25,000.00	25,000.00	25,000.00
Chic., Mil. & St. Paul System:—				
Gen'l Gold Bonds, Series A,	4s, 1989,	20,000.00	20,000.00	22,500.00
Chicago & Pac., Western Div.,	5s, 1921,	45,000.00	45,000.00	53,000.00
Mineral Point Div.,	5s, 1910,	50,000.00	50,000.00	55,000.00
Dubuque Div.,	6s, 1920,	10,000.00	10,000.00	13,000.00
Southwestern Div.,	6s, 1909,	20,000.00	20,000.00	24,000.00
Wisconsin Valley Div.,	7s, 1907,	15,000.00	15,000.00	18,000.00
Chicago & Northwestern System:—				
Ottumwa & Cedar Falls Div.,	5s, 1909,	30,000.00	30,000.00	33,000.00
Milwaukee & Madison Div.,	6s, 1905,	25,000.00	25,000.00	27,000.00
Madison Extension Div.,	7s, 1911,	20,000.00	20,000.00	26,000.00
Chicago, Rock Island & Pac.,	4s, 1988,	100,000.00	100,000.00	109,000.00
Delaware & Bound Brook,	7s, 1905,	20,000.00	20,000.00	22,500.00
Greene,	7s, 1902,	10,000.00	10,000.00	10,000.00
Illinois Central System:—				
Omaha Div.,	3s, 1951,	50,000.00	50,000.00	45,500.00
Litchfield Div.,	3s, 1951,	10,000.00	10,000.00	9,000.00
Louisville Div.,	3½s, 1953,	50,000.00	50,000.00	50,000.00
Western Lines Div.,	4s, 1951,	25,000.00	25,000.00	28,000.00
Joliet & Northern Indiana,	7s, 1907,	20,000.00	20,000.00	23,000.00
Mineral Range,	5s, 1931,	10,000.00	10,000.00	10,000.00
Minneapolis & St. Louis,	5s, 1934,	10,000.00	10,000.00	12,000.00
" " "	4s, 1949,	35,000.00	35,000.00	36,500.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	25,000.00	25,000.00	28,500.00
Montana, Central Div.,	5s, 1937,	20,000.00	20,000.00	24,500.00
" Extension Div.,	4s, 1937,	35,000.00	35,000.00	37,000.00
Terre Haute & Indianapolis,	5s, 1925,	25,000.00	25,000.00	26,500.00
Totals,		\$ 780,000.00	780,000.00	836,000.00
BANK STOCKS.				
4 shares City Bank of Hartford, Conn.,	\$	400.00	400.00	400.00
100 " Thames Nat'l, Norwich, "		10,000.00	10,000.00	16,000.00
150 " First " Putnam, "		15,000.00	15,000.00	20,000.00
Totals,		\$ 25,400.00	25,400.00	36,400.00

PUTNAM SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	5,197; total amount, \$1,062,104.24
2	Number of depositors having \$1,000 and not over \$2,000.	480; total amount, 666,501.68
3	Number of depositors having over \$2,000 and not over \$10,000.	150; total amount, 479,886.38
4	Number of depositors having over \$10,000.	8; total amount, 84,583.94
5	Total number of depositors.	5,830; total deposits, \$2,242,526.24
6	Largest amount due a single depositor.	12,266.08
7	Number of accounts opened during the past year, 880; number closed, 602; increase, 278.	
8	Amount deposited, including interest credited, during the past year.	485,561.06
9	Amount withdrawn during the past year.	424,839.85
10	Amount of increase.	61,221.21
11	Amount of income received during the past year was	102,190.23
12	Total expenses, including salaries, during the past year, were	4,485.86
13	State tax during the past year was	5,170.81
14	*Dividends during the past year:	
	2 per cent. paid Oct. 1, 1901; amount,	\$39,350.47
	2 per cent. paid April 1, 1902; amount,	40,134.54—
15	Net amount of premiums charged off the past year.	9,932.75
16	Total amount of loans of every description charged off the past year.	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	8,000.00
19	Amount of assets yielding no income the past year.	0
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation.	2,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.	8,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.	0
25	Net income from foreclosed real estate during the past year.	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Third Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, Third Monday in July.	

OFFICERS.— President, George W. Holt; Treasurer, J. Tourtellotte; Directors or Trustees, George W. Holt, Charles M. Fenner, Jerome Tourtellotte, James N. Kingsbury, Benjamin Grosvenor, John A. Carpenter, Charles P. Grosvenor, John F. Carpenter, John M. Paine.

* Paid 3 per cent. per annum on all accounts in excess of \$1,000.00.

RIDGEFIELD SAVINGS BANK.

D. SMITH SHOLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$344,902.00	Whole amount of deposits, . . .	\$524,552.99
Loans on personal sec'y only, . . .	48,791.26	Surplus account, . . .	21,000.00
Town, city, school district, . . .		Interest account, less current expenses and taxes paid, . . .	2,705.11
and corporation bonds, . . .	28,000.00	Profit and loss account, . . .	1,190.00
Railroad bonds, . . .	58,732.50		
Bank stocks in Connecticut, . . .	20,106.00		
Real estate by foreclosure, . . .	14,439.44		
Safes, . . .	850.00		
Revenue account, . . .	8.00		
Cash in banks, . . .	32,071.09		
Cash in vault, . . .	1,552.81		
Total Assets, . . .	\$549,448.10	Total Liabilities, . . .	\$549,448.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Cincinnati, Ohio, 6s, 1909, \$	3,000.00	3,000.00	3,350.00
City of Omaha paving bonds, 5s, 1906, . . .	5,000.00	5,000.00	5,100.00
Fort Wayne, Ind., 4½s, 1913, . . .	10,000.00	10,000.00	11,000.00
Town of Ridgefield, Conn., 3½s, 1917, . . .	10,000.00	10,000.00	10,000.00
Totals, ... \$	28,000.00	28,000.00	29,450.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 4s, 1888, \$	18,000.00	18,000.00	19,620.00
Minn. & St. Louis, 4s, 1949, . . .	35,000.00	35,732.50	36,400.00
Chic., Mil. & St. P. (Wis. & Minn. Dv.), 5s, 1921, . . .	5,000.00	5,000.00	5,800.00
Totals, ... \$	58,000.00	58,732.50	61,820.00
BANK STOCKS.			
20 shares First National, Meriden, Conn., \$	2,000.00	2,850.00	4,000.00
11 " Fairfield County National, . . .	1,100.00	1,100.00	1,100.00
87 " National Bank of Norwalk, . . .	8,700.00	8,902.00	8,900.00
50 " National Pabquoque, Danbury, . . .	5,000.00	5,054.00	5,000.00
72 " Danbury National, " . . .	7,200.00	7,200.00	7,200.00
Totals, ... \$	19,000.00	20,106.00	21,200.00

RIDGEFIELD SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	1,364; total amount,	\$223,687.09
2	Number of depositors having \$1,000 and not over \$2,000.	85; total amount,	117,880.76
3	Number of depositors having over \$2,000 and not over \$10,000.	56; total amount,	184,085.14
4	Number of depositors having over \$10,000.	0; total amount,	0
5	Total number of depositors.	1,505; total deposits,	\$524,552.99
6	Largest amount due a single depositor.		7,259.05
7	Number of accounts opened during the past year, 157; number closed, 104; increase, 53.		
8	Amount deposited, including interest credited, during the past year.		170,426.67
9	Amount withdrawn during the past year.		108,058.09
10	Amount of increase.		62,868.53
11	Amount of income received during the past year was		25,139.86
12	Total expenses, including salaries, during the past year, were		1,895.38
13	State tax during the past year was		969.15
14	Dividends the past year:		
	2 per cent. paid January 1, 1902; amount,	\$8,967.69	
	2 per cent. paid July 1, 1902; amount,	9,485.64—	18,453.33
15	Net amount of premiums charged off the past year.		1,571.53
16	Total amount of loans of every description charged off the past year.		170.00
17	Amount of past due paper at this time is		2,008.74
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,990.00
19	Amount of assets yielding no income the past year.		14,439.44
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation.		40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation.		2,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation.		1,100.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto.		0
25	Net income from foreclosed real estate during the past year.		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Saturday in July, 26th.		
27	Date of annual meeting to elect President, Treasurer, and other officers, last Saturday in July, 26th.		

OFFICERS.—President, Wm. H. Beers; Treasurer, D. Smith Sholes; Directors or Trustees, Wm. H. Beers, E. J. Couch, C. B. Northrop, John Brophy, J. L. Dauchy, John S. Keeler, S. S. Hurlbutt, Samuel Keeler, Geo. L. Rockwell, Ebenzer A. Hoyt, D. Frank Bedlent, Geo. E. Benedict, D. S. Sholes.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOMAS L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$234,664.10	Whole amount of deposits, . . .	\$312,786.41
Loans on collateral security, . . .	98,706.99	Surplus account, . . .	28,108.46
Loans on personal security only, . . .	17,787.48	Profit and loss account, . . .	17,019.14
Town, city, and borough notes and orders, . . .	8,543.71		
Town, city, school district, and corporation bonds, . . .	207,797.81		
Railroad bonds, . . .	216,877.75		
Bank stocks in Connecticut, . . .	34,007.50		
Real estate by foreclosure, . . .	22,762.00		
Banking house, . . .	7,000.00		
Cash in banks, . . .	5,605.95		
Cash in vault, . . .	4,105.72		
Total Assets, . . .	\$852,859.01	Total Liabilities, . . .	\$852,859.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Salisbury, ... \$	8,543.71	3,543.71	8,543.71
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Salisbury, Conn., 4½s, . . . \$	19,000.00	19,000.00	19,000.00
Wichita, Kan., 5s, 1910, . . .	10,000.00	11,050.00	11,000.00
Duluth, Minn., 4s, 1920, . . .	6,000.00	6,000.00	6,360.00
Omaha, Neb., 5s, 1912, . . .	10,000.00	11,000.00	11,200.00
" " 5s, 1911, . . .	5,000.00	5,700.00	5,575.00
" " 4s, 1919, . . .	5,000.00	5,456.51	5,500.00
" " 4s, 1921, . . .	5,000.00	5,250.00	5,300.00
Portland, Oregon, 5s, 1922, . . .	5,000.00	5,625.00	6,000.00
Kansas City, Kan., 6s, . . .	26,000.00	29,400.00	29,500.00
Toledo, Ohio, 3½s, 1920, . . .	11,000.00	11,476.30	11,830.00
" " 3½s, 1936, . . .	15,000.00	15,750.00	15,750.00
" " 4½s, 1912, . . .	5,000.00	5,500.00	5,500.00
" " 3½s, 1921, . . .	5,000.00	5,000.00	5,150.00
Boston, Mass., 3½s, 1940, . . .	10,000.00	10,900.00	10,900.00
San Jose, Cal., 4½s, . . .	4,375.00	4,775.00	4,900.00
Los Angeles, Cal., 4½s, . . .	2,300.00	2,415.00	2,500.00
Colorado Springs, Col., 4s, 1929, . . .	5,000.00	5,000.00	5,400.00
Cleveland, Ohio, 4s, 1935, . . .	5,000.00	5,875.00	5,900.00
Pueblo, Col., 4½s, . . .	10,000.00	10,800.00	10,800.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.							
Rockville,	Conn.,	4s,	1927,	\$	5,000.00	5,250.00	5,500.00
Bristol,	"	4s,	1927,	.	15,000.00	16,275.00	16,500.00
Windsor Locks,	"	4s,	1909,	.	10,000.00	10,800.00	10,400.00
Totals,	.	.	.	\$	198,675.00	207,797.81	209,865.00
RAILROAD BONDS.							
Michigan Central,		5s,	1931,	\$	5,000.00	6,000.00	6,350.00
St. Paul, Minn. & Manitoba:—							
Montana Extension,		4s,	1937,		5,000.00	5,300.00	5,250.00
Dakota Extension,		6s,	1910,		5,000.00	5,968.75	5,750.00
Eastern of Minn.,		5s,	1908,		5,000.00	5,450.00	5,350.00
General,		6s,	1909,		10,000.00	11,500.00	11,600.00
Minneapolis & St. Louis refunding,		4s,	1949,		5,000.00	5,000.00	5,225.00
Chicago, Milwaukee & St. Paul:—							
General,		3½s,	1939,		5,000.00	5,000.00	5,000.00
Southern Minnesota,		6s,	1910,		17,000.00	19,512.50	19,550.00
Chicago & Mo. River,		5s,	1926,		10,000.00	10,000.00	12,400.00
Dubuque Division,		5s,	1920,		20,000.00	22,875.00	26,300.00
Wis. & Minn.,		6s,	1910,		10,000.00	12,100.00	12,000.00
Chicago, Burl. & Quincy:—							
Iowa Division,		5s,	1919,		10,000.00	11,500.00	11,400.00
" "		4s,	1919,		4,000.00	4,000.00	4,200.00
Sunbury, Hazelton & Wilkesbarre,		5s,	1927,		9,700.00	10,621.50	10,000.00
Detroit, Grand Rapids & West.,		4s,	1946,		2,000.00	2,000.00	2,000.00
Ashland Coal & Iron Co.,		4s,	1925,		10,000.00	10,500.00	10,500.00
New York, New Haven & Hartford,		4s,	1947,		10,000.00	11,600.00	11,550.00
Baltimore & Harrisburg,		5s,	1936,		10,000.00	12,400.00	12,500.00
Ashtabula & Pittsburg,		6s,	1908,		5,000.00	5,800.00	6,000.00
Central of New Jersey,		5s,	1937,		5,000.00	6,550.00	6,750.00
Chicago, Rock Island & Pacific,		4s,	1938,		20,000.00	21,700.00	21,800.00
Chicago & Eastern Illinois,		5s,	1937,		10,000.00	11,500.00	12,200.00
Totals,	.	.	.	\$	192,700.00	216,877.75	223,675.00
BANK STOCKS.							
84 shares National Iron,	Falls Village,	\$			8,400.00	10,160.00	8,400.00
16 " Phoenix National,	Hartford,				1,600.00	1,960.00	2,400.00
20 " Uncas "	Norwich,				2,000.00	2,500.00	2,500.00
50 " Pequonnock "	Bridgeport,				5,000.00	6,300.00	7,500.00
50 " Commerce "	New London,				5,000.00	6,187.50	6,000.00
55 " Waterbury "	Waterbury,				2,750.00	4,400.00	4,800.00
20 " Pahquioque "	Danbury,				2,000.00	2,500.00	2,500.00
Totals,	.	.	.	\$	26,750.00	34,007.50	34,100.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,050; total amount,	\$396,887.31
2	Number of depositors having \$1,000 and not over \$2,000,	162; total amount,	200,587.25
8	Number of depositors having over \$2,000 and not over \$10,000,	58; total amount,	203,390.56
4	Number of depositors having over \$10,000,	1; total amount,	11,971.29
5	Total number of depositors,	2,271; total deposits,	\$812,736.41
6	Largest amount due a single depositor,		11,971.29
7	Number of accounts opened during the past year, 289; number closed, 309; decrease, 70.		
8	Amount deposited, including interest credited, during the past year,		162,808.84
9	Amount withdrawn during the past year,		147,195.70
10	Amount of increase,		15,608.14
11	Amount of income received during the past year was		39,106.31
12	Total expenses, including salaries, during the past year, were		2,024.28
13	State tax during the past year was		1,679.50
14	Dividends the past year:		
	1½ per cent. paid October 1, 1901; amount, \$13,234.33		
	1½ per cent. paid April 1, 1902; amount, 13,597.87—	2 6,832.20	5,147.40
15	Net amount of premiums charged off the past year,		
16	Total amount of loans of every description charged off the past year,		2,470.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,000.00
19	Amount of assets yielding no income the past year,		7,000.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		60,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		2½
25	Net income from foreclosed real estate during the past year,		875.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, in July.		

OFFICERS.—President, George B. Burrall; Treasurer, Thomas L. Norton; Directors or Trustees: M. H. Robbins, C. H. Blissell, E. Eggleston, J. S. Perkins, Dwight Allyn, William Kane, Howard F. Landon, George L. Hurd.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$743,145.96	Whole amount of deposits, \$1,911,875.25	
Loans on collateral security, . . .	102,990.00	Surplus account, . . .	50,000.00
Loans on personal security only, . . .	88,845.00	Interest account, less current expenses and taxes paid, . . .	13,886.45
Town, city, and borough notes and orders, . . .	62,000.00	Profit and loss account, . . .	1,942.58
School district notes and orders, . . .	325.00	Rent account, . . .	99.00
Town, city, school district, and corporation bonds, . . .	497,866.50		
Railroad bonds, . . .	212,000.00		
County bonds, . . .	20,000.00		
Bank stocks in Connecticut, . . .	78,000.00		
Bank stocks in other States, . . .	17,500.00		
Real estate by foreclosure, . . .	4,339.61		
Banking house, . . .	38,206.68		
Insurance and taxes advanced on real estate mortgaged, . . .	169.92		
Premium account, . . .	75,491.30		
Cash in banks, . . .	80,400.87		
Cash in vault, . . .	11,022.44		
Total Assets, . . .	\$1,977,803.28	Total Liabilities, . . .	\$1,977,803.28

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, Ansonia, Conn., \$	31,500.00	31,500.00	31,500.00
Town of Huntington, Conn., . . .	5,000.00	5,000.00	5,000.00
" Beacon Falls, " . . .	6,500.00	6,500.00	6,500.00
" Seymour, " . . .	19,000.00	19,000.00	19,000.00
Totals, ...	\$ 62,000.00	62,000.00	62,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, No. 1, Oxford, Conn., \$	325.00	325.00	325.00
COUNTY BONDS.			
County of Windham, Conn., 3½s, 1906, \$	20,000.00	20,000.00	20,224.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

. INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.						
City of Ansonia, Conn., gold,	4s,	1915,	\$	2,000.00	2,000.00	2,147.00
“ Derby, “	4s,	1914,		6,000.00	6,000.00	6,475.00
“ Bridgeport, “	4s,	1919,		7,000.00	7,000.00	7,780.00
“ “ “	4s,	1924,		5,000.00	5,000.00	5,628.00
Town of Stratford, “	4s,	1918,		10,000.00	10,000.00	10,865.00
“ Orange, “ gold,	4s,	1916,		11,000.00	11,000.00	11,935.00
City of Waterbury, “	4s,	1919,		7,000.00	7,000.00	7,619.00
C. Sch. Dist., Wat'y, Conn., gold,	4s,	1938,		10,000.00	10,000.00	11,458.00
Wash. Sch. Dist., Hfd, “	4s,	1919,		5,000.00	5,000.00	5,510.00
City of New Britain, “	4s,	1925,		4,000.00	4,000.00	4,442.00
“ “ “	4s,	1927,		10,000.00	10,000.00	11,170.00
Town of Southington, “	4s,	1917,		2,000.00	2,000.00	2,160.00
“ Lyme, “	4s,	1918,		10,000.00	10,000.00	10,972.00
“ Essex, “	3 $\frac{1}{2}$ s,	1928,		10,000.00	10,000.00	11,450.00
City of Middletown, “	3 $\frac{1}{2}$ s,	1915,		2,000.00	2,000.00	2,100.00
“ Meriden, “	4s,	1905,		1,000.00	1,000.00	1,020.00
“ New Haven, “	4s,	1917,		5,000.00	5,000.00	5,500.00
“ “ “	4s,	1928,		1,000.00	1,000.00	1,138.00
Town of Windsor L'ks, “	4s,	1919,		7,000.00	7,000.00	7,718.00
City of Putnam, “	3 $\frac{1}{2}$ s,	1929,		20,000.00	20,000.00	21,066.00
“ New London, “	3 $\frac{1}{2}$ s,	1919,		5,000.00	5,000.00	5,191.00
“ Stamford, “ gold,	4s,	1914,		3,000.00	3,000.00	3,240.00
“ Norwalk, “ gold,	4s,	1935,		5,000.00	5,000.00	5,875.00
Town of Greenwich, “	4s,	1915,		1,000.00	1,000.00	1,075.00
“ Killingly, “	3 $\frac{1}{2}$ s,	1920,		10,000.00	10,000.00	10,400.00
“ Portland, “	3 $\frac{1}{2}$ s,	1919,		10,000.00	10,000.00	10,600.00
Borough of Wall'g'fd, “	3 $\frac{1}{2}$ s,	1919,		3,000.00	3,000.00	3,060.00
City of Providence, R. I., gold,	5s,	1906,		6,000.00	6,000.00	6,375.00
“ “ “ gold,	4s,	1926,		3,000.00	3,000.00	3,448.00
“ Boston, Mass., gold,	5s,	1905,		2,000.00	2,000.00	2,103.00
“ Paterson, N. J.,	4 $\frac{1}{2}$ s,	1906,		5,000.00	5,000.00	5,180.00
“ Hoboken, “	4s,	1918,		10,000.00	10,000.00	11,000.00
“ Trenton, “	4s,	1909,		14,000.00	14,000.00	14,417.00
“ “ “	4s,	1917,		9,000.00	9,000.00	9,829.00
“ Camden, “	4 $\frac{1}{2}$ s,	1922,		10,000.00	10,000.00	11,950.00
“ Columbus, Ohio,	4s,	1905,		38,000.00	38,000.00	38,550.00
“ “ “	5s,	1911,		1,000.00	1,000.00	1,125.00
“ Cincinnati, “ gold,	6s,	1906,		3,000.00	3,000.00	3,282.00
“ Toledo, “	4s,	1925,		5,000.00	5,000.00	5,610.00
“ “ “	4s,	1917,		1,000.00	1,000.00	1,080.00
“ “ “	4 $\frac{1}{2}$ s,	1919,		5,000.00	5,000.00	5,811.00
“ “ “	4s,	1942,		1,000.00	1,000.00	1,165.00
“ “ “	3 $\frac{1}{2}$ s,	1929,		25,000.00	25,000.00	26,125.00
“ Cleveland, “	4s,	1903,		2,000.00	2,000.00	2,010.00
“ Canton, “	5s,	1916,		10,000.00	10,000.00	11,627.00
“ New Albany, Ind.,	5s,	1915,		20,000.00	20,000.00	23,800.00
“ South Bend, “	3 $\frac{1}{2}$ s,	1912,		5,000.00	5,000.00	5,063.00
“ Chicago, Ill.,	4s,	1908,		1,000.00	1,000.00	1,035.00
“ Grand Rapids, Mich.,	4 $\frac{1}{2}$ s,	1912,		15,000.00	15,000.00	16,725.00

THE SAVINGS BANK OF ANSONIA.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.— CONTINUED.						
City of Bay City, Mich.,	5s,	1908,	\$	5,000.00	5,000.00	5,100.00
" Muskegon, "	5s,	1920,		5,000.00	5,000.00	6,128.00
" Detroit, "	7s,	1904,		1,000.00	1,000.00	1,075.00
" Saginaw, "	4s,	1917,		10,000.00	10,000.00	10,850.00
" " "	4½s,	1904,		5,000.00	5,000.00	5,120.00
" E. Saginaw, "	4½s,	1903,		1,500.00	1,500.00	1,518.00
" Lexington, Ky.,	4½s,	1920,		11,000.00	11,000.00	12,944.00
" " "	4½s,	1904,		9,000.00	9,000.00	9,216.00
" Duluth, Minn.,	4s,	1920,		15,000.00	15,000.00	15,975.00
" Winona, "	5s,	1919,		10,000.00	10,000.00	12,150.00
" Minneapolis, "	4½s,	1914,		2,000.00	2,000.00	2,260.00
" " "	4½s,	1922,		8,000.00	8,000.00	8,562.00
" " "	4s,	1917,		1,000.00	1,000.00	1,100.00
" " "	4s,	1922,		1,000.00	1,000.00	1,115.00
" St. Louis, Mo., gold,	4s,	1911,		4,866.50	4,866.50	5,161.00
" St. Joseph, "	6s,	1903,		5,000.00	5,000.00	5,125.00
" Kansas City, " gold,	4½s,	1915,		10,000.00	10,000.00	11,800.00
" " "	4s,	1910,		1,000.00	1,000.00	1,050.00
" Denver, Col.,	4s,	1904,		10,000.00	10,000.00	10,075.00
" " "	4s,	1907,		10,000.00	10,000.00	10,200.00
" San Francisco, Cal., gold,	6s,	1904,		2,000.00	2,000.00	2,075.00
" Portland, Oregon, gold,	5s,	1923,		5,000.00	5,000.00	6,259.00
" Omaha, Neb.,	4s,	1918,		5,000.00	5,000.00	5,250.00
" " "	4½s,	1904,		500.00	500.00	508.00
" " "	4½s,	1912,		2,000.00	2,000.00	2,160.00
Totals,			\$	497,866.50	497,866.50	542,115.00
RAILROAD BONDS.						
New London Northern,	5s,	1910,	\$	2,000.00	2,000.00	2,287.00
Old Colony, gold,	4s,	1924,		2,000.00	2,000.00	2,214.00
" " gold,	4s,	1925,		5,000.00	5,000.00	5,575.00
N. Y., N. H. & H.,	4s,	1903,		5,000.00	5,000.00	5,032.00
" " " "	4s,	1947,		10,000.00	10,000.00	11,759.00
" " " Con. Deb.,	4s,	1903-8,		5,000.00	5,000.00	11,475.00
Boston & Maine, gold,	4½s,	1944,		5,000.00	5,000.00	6,312.00
N. Y. Cen. & Hudson River, gold,	3½s,	1907,		10,000.00	10,000.00	10,825.00
" " " "	7s,	1903,		3,000.00	3,000.00	3,060.00
N. Y., Lackawanna & Western,	6s,	1921,		5,000.00	5,000.00	6,787.00
Utica & Black River, gold,	4s,	1922,		10,000.00	10,000.00	10,800.00
Central Railroad of New Jersey,	5s,	1987,		15,000.00	15,000.00	20,400.00
Mich. Cen., Detroit & Bay City Div.,	5s,	1931,		7,000.00	7,000.00	8,690.00
Erie & Pittsburgh,	3½s,	1940,		25,000.00	25,000.00	26,000.00
Iowa Falls & Sioux City,	7s,	1917,		2,000.00	2,000.00	2,671.00
Minneapolis & St. Louis,	7s,	1927,		6,000.00	6,000.00	9,081.00
Chic., Rock Island & Pacific, gold,	4s,	1988,		5,000.00	5,000.00	5,487.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago, Burlington & Quincy, 3½s, 1949,	\$ 30,000.00	30,000.00	30,000.00
Chic., Mil. & St. Paul, C. & P. Div., 6s, 1910,	11,000.00	11,000.00	12,650.00
" " Dub'q'e Div., 6s, 1920,	12,000.00	12,000.00	15,840.00
Chicago & Alton, gold, 8s, 1949,	5,000.00	5,000.00	4,250.00
Chic. & Northw'n, Gen. Mtg., gold, 3½s, 1987,	5,000.00	5,000.00	5,325.00
" " Men. Ex., gold, 7s, 1911,	5,000.00	5,000.00	6,319.00
" " Mad. Ex., gold, 7s, 1911,	5,000.00	5,000.00	6,319.00
Chicago, St. Louis & New Orleans, 6s, 1907,	7,000.00	7,000.00	7,864.00
Illinois Central, gold, 4s, 1951,	10,000.00	10,000.00	11,500.00
Totals,	\$ 212,000.00	212,000.00	248,472.00
BANK STOCKS.			
592 shares Ansonia National, Ansonia, Conn.,	\$ 29,600.00	29,600.00	50,320.00
70 " Birmingham " Derby,	7,000.00	7,000.00	11,900.00
112 " Merchants " New Haven,	5,600.00	5,600.00	7,280.00
50 " Yale " " "	5,000.00	5,000.00	6,750.00
14 " Nat. Tradesmens, " "	1,400.00	1,400.00	2,156.00
7 " Nat. New Haven, " "	700.00	700.00	1,400.00
500 " New Haven Co., " "	5,000.00	5,000.00	8,000.00
2 " Second National, " "	200.00	200.00	400.00
50 " Hartford National, Hartford,	5,000.00	5,000.00	7,000.00
50 " Nat. Bk. of Norwalk, Norwalk, "	5,000.00	5,000.00	5,350.00
37 " Conn. National, Bridgep't, "	3,700.00	3,700.00	6,105.00
48 " Pequonnock " " "	4,800.00	4,800.00	7,440.00
100 " Merchants Exch. Nat., New York,	5,000.00	5,000.00	8,250.00
25 " Central National, " "	2,500.00	2,500.00	4,875.00
50 " Amer. Exchange " " "	5,000.00	5,000.00	14,000.00
50 " National Bank of Commerce, " "	5,000.00	5,000.00	17,250.00
Totals,	\$ 90,500.00	90,500.00	158,476.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,990; total amount,	\$389,340.59
2	Number of depositors having \$1,000 and not over \$2,000,	410; total amount,	537,937.64
3	Number of depositors having over \$2,000 and not over \$10,000,	149; total amount,	463,076.36
4	Number of depositors having over \$10,000,	2; total amount,	21,530.73
5	Total number of depositors,	5,551; total deposits,	\$1,911,875.25
6	Largest amount due a single depositor,		11,498.66

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 877 ; number closed, 548; increase, 329.	
8	Amount deposited, including interest credited, during the past year,	\$571,976.16
9	Amount withdrawn during the past year,	392,090.32
10	Amount of increase,	179,885.84
11	Amount of income received during the past year was	84,599.90
12	Total expenses, including salaries, during the past year, were	6,882.33
13	State tax during the past year was	4,051.64
14	Dividends the past year:—	
	2 per cent. paid January 1, 1902; amount,	\$33,296.61
	2 per cent. paid July 1, 1902; amount,	35,145.72—
15	Net amount of premiums charged off the past year,	68,442.33
16	Total amount of loans of every description charged off the past year,	18,572.00
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income during the past year,	4,791.96
20	Loans on real estate—are they all first mortgages?	4,839.61
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	80,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	52,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	22,500.00
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in July,	0
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in July.	

OFFICERS.—President, Henry J. Smith ; Vice-President, Jonah C. Platt ; Treasurer, Franklin Burton ; Directors or Trustees, Lockwood Hotchkiss, Franklin Burton, Frederick A. Lines, Norman Sperry, Frank E. Hoadley, Walter Perry, Franklin R. Johnson, E. Sheppard Gordy, Albert E. Hotchkiss.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,528,000.00	Whole amount of deposits,	\$3,208,903.65
Loans on collateral security,	500.00	Surplus account,	180,000.00
Loans on personal security only,	18,044.00	Interest account, less current expenses and taxes paid,	63,401.29
Town, city, and borough notes and orders,	18,500.00		
School district notes and orders,	84,876.46		
Town, city, school district, and corporation bonds,	240,950.00		
Railroad bonds,	1,800,000.00		
Bank stocks in Connecticut,	28,577.00		
Bank stocks in other States,	4,600.00		
Real estate by foreclosure,	167,050.00		
Banking house,	16,000.00		
Cash in banks,	48,512.11		
Cash in vault,	6,695.87		
Total Assets,	\$3,452,804.94	Total Liabilities,	\$3,452,804.94

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury,	10,000.00	10,000.00	10,000.00
Town of Danbury,	5,000.00	5,000.00	5,000.00
Bethel,	2,500.00	2,500.00	2,500.00
Borough of Bethel,	1,000.00	1,000.00	1,000.00
Totals,	18,500.00	18,500.00	18,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District of Danbury,	81,000.00	81,000.00	81,000.00
South Center " "	2,926.46	2,926.46	2,926.46
Deer Hill " "	700.00	700.00	700.00
Miry Brook " "	250.00	250.00	250.00
Totals,	84,876.46	84,876.46	84,876.46

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.							
Atlantic City, N. J.,	4s,	1921,	\$		50,000.00	50,000.00	58,000.00
Cincinnati, Ohio,	6s,	1906,			16,000.00	16,000.00	17,500.00
"	7 ¹ / ₂ s,	1906,			5,000.00	5,000.00	5,600.00
Columbus, "	5s,	1904,			2,000.00	2,000.00	2,000.00
Council Bluffs, Iowa,	4 ¹ / ₂ s,	1918,			15,000.00	15,000.00	15,800.00
Danbury, Conn.,	4s,	1911,			1,000.00	950.00	1,000.00
Kansas City, Kansas,	5s,	1913,			20,000.00	20,000.00	21,600.00
Wichita, "	5s,	1910,			10,000.00	10,000.00	10,600.00
Los Angeles, Cal.,	4s,	1909-1917,			60,000.00	60,000.00	68,000.00
San Diego, "	4 ¹ / ₂ s,	1906-1927,			20,000.00	20,000.00	21,000.00
New Albany, Ind.,	5s,	1915,			25,000.00	25,000.00	28,000.00
Pueblo, Col.,	6s,	1906,			17,000.00	17,000.00	17,600.00
Totals,			\$		241,000.00	240,950.00	256,200.00
RAILROAD BONDS.							
Albany & Susquehanna,	6s,	1906,	\$		10,000.00	10,000.00	10,900.00
"	7s,	1906,			10,000.00	10,000.00	11,800.00
Ashtabula & Pittsburg,	6s,	1908,			15,000.00	15,000.00	17,000.00
Bald Eagle Valley,	6s,	1910,			6,000.00	6,000.00	6,800.00
Baltimore & Annapolis,	5s,	1923,			17,000.00	17,000.00	19,000.00
Baltimore & Harrisburg,	5s,	1936,			20,000.00	20,000.00	25,000.00
Beech Creek,	4s,	1936,			20,000.00	20,000.00	22,000.00
Buffalo, New York & Erie,	7s,	1916,			18,000.00	18,000.00	17,500.00
Burlington, C. R. & Northern,	5s,	1906,			100,000.00	100,000.00	104,500.00
Chicago, Burlington & Quincy,	7s,	1908,			50,000.00	50,000.00	51,500.00
Chicago & Eastern Illinois,	5s,	1937,			50,000.00	50,000.00	61,500.00
"	6s,	1907,			5,000.00	5,000.00	5,500.00
Chicago, Mil. & St. Paul:—							
Chicago & Pacific,	6s,	1910,			15,000.00	15,000.00	17,200.00
Chicago & Pacific Western,	5s,	1921,			15,000.00	15,000.00	17,700.00
Dubuque Division,	6s,	1920,			10,000.00	10,000.00	13,000.00
Hastings & Dakota Division,	7s,	1910,			10,000.00	10,000.00	12,100.00
"	5s,	1910,			20,000.00	20,000.00	21,500.00
LaCrosse & Davenport	5s,	1919,			10,000.00	10,000.00	11,500.00
Mineral Point	5s,	1910,			25,000.00	25,000.00	27,000.00
Southern Minnesota	6s,	1910,			80,000.00	80,000.00	84,500.00
Southwest	6s,	1909,			80,000.00	80,000.00	84,200.00
Wisconsin & Minnesota	5s,	1921,			80,000.00	80,000.00	85,000.00
Wisconsin Valley,	7s,	1909,			20,000.00	20,000.00	24,000.00
Chicago & Northwestern:—							
Chicago & Tomah,	6s,	1905,			25,000.00	25,000.00	26,700.00
Des Moines & Minneap. Div.,	7s,	1907,			15,000.00	15,000.00	17,200.00
Madison Extension,	7s,	1911,			5,000.00	5,000.00	6,500.00
Manominee Extension,	7s,	1911,			10,000.00	10,000.00	13,000.00
Milwaukee & Madison,	6s,	1905,			15,000.00	15,000.00	15,700.00
Ottumwa, C. F. & St. Paul,	5s,	1909,			15,000.00	15,000.00	16,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chicago, Rock Island & Pacific,	4s,	1988,	\$	25,000.00	25,000.00	26,500.00
Clearfield & Mahoning,	5s,	1943,		15,000.00	15,000.00	18,300.00
Danbury & Norwalk,	6s,	1920,		6,000.00	6,000.00	7,600.00
Delaware & Hudson,	7s,	1917,		20,000.00	20,000.00	28,600.00
Eastern Minnesota,	5s,	1908,		100,000.00	100,000.00	106,000.00
East Pennsylvania,	4s,	1958,		15,000.00	15,000.00	15,900.00
Greene,	7s,	1902,		30,000.00	30,000.00	30,700.00
Iowa Falls & Sioux City,	7s,	1917,		20,000.00	20,000.00	27,500.00
Long Island,	4s,	1932,		20,000.00	20,000.00	20,600.00
Milwaukee, L. S. & Western,	6s,	1921,		30,000.00	30,000.00	40,000.00
" " "	6s,	1924,		20,000.00	20,000.00	26,800.00
Minneapolis & St. Louis,	5s,	1934,		40,000.00	40,000.00	50,000.00
" " "	7s,	1907,		20,000.00	20,000.00	23,000.00
" " "	7s,	1910,		25,000.00	25,000.00	30,700.00
Morris & Essex,	7s,	1914,		50,000.00	50,000.00	67,800.00
N. Y. Central & Hudson River,	7s,	1903,		25,000.00	25,000.00	25,400.00
Northwestern Union,	7s,	1917,		25,000.00	25,000.00	34,400.00
Peoria & Pekin Union,	6s,	1921,		15,000.00	15,000.00	19,300.00
Pittsburg, M. & Y.,	6s,	1932,		30,000.00	30,000.00	42,000.00
Sharon,	4½s,	1919,		20,000.00	20,000.00	21,000.00
Southwest Pennsylvania,	7s,	1917,		10,000.00	10,000.00	13,700.00
St. Paul, Minneapolis & Man.,	6s,	1909,		28,000.00	28,000.00	32,000.00
Dakota Extension,	6s,	1910,		85,000.00	85,000.00	98,000.00
Montana Extension,	4s,	1937,		10,000.00	10,000.00	10,500.00
Totals,			\$	1,300,000.00	1,300,000.00	1,511,600.00
BANK STOCKS.						
205 shares Danbury National,			\$	20,500.00	20,477.00	21,700.00
50 " National Pahquioque,				5,000.00	5,000.00	5,300.00
16 " National of Norwalk,				1,600.00	1,600.00	1,600.00
15 " Phoenix, Hartford,				1,500.00	1,500.00	1,800.00
34 " Central, New York,				3,400.00	3,400.00	6,400.00
30 " Nassau,				1,500.00	1,200.00	3,700.00
Totals,			\$	33,500.00	33,177.00	40,500.00

SAVINGS BANK OF DANBURY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,197; total amount,	\$1,894,458.87
2	Number of depositors having \$1,000 and not over \$2,000,	559; total amount,	657,097.81
3	Number of depositors having over \$2,000 and not over \$10,000,	330; total amount,	1,157,846.97
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	7,086; total deposits,	\$3,208,908.65
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 837; number closed, 648; increase, 189.		
8	Amount deposited, including interest credited, during the past year,		700,458.28
9	Amount withdrawn during the past year,		631,526.60
10	Amount of increase,		68,981.68
11	Amount of income received during the past year was		192,292.99
12	Total expenses, including salaries, during the past year, were		7,939.86
13	State tax during the past year was		7,296.16
14	Dividends the past year:		
	1½ per cent. paid April 1, 1902; amount,	\$53,495.27	
	1½ per cent. paid Oct. 1, 1902; amount,	53,929.62	107,424.89
15	Net amount of premiums charged off the past year,		57,195.64
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		6,000.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		6,600.00
20	Loans on real estate— are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		55,150.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.		
27	Date of annual meeting to elect President, Treasurer, and other officers, June.		

OFFICERS— President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, Lyman D. Brewster, G. Mortimer Rundle, Frank E. Hartwell, Robert McLean, Henry M. Robinson, Dwight E. Rogers, Alfred N. Wildman, Howard H. Woodman, Henry C. Ryder.

THE SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1882.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$2,884,085.00	Whole amount of deposits, \$4,517,646.49	
Loans on collateral sec'y, . .	280,686.00	Surplus account, . . .	122,000.00
Loans on personal security only, . . .	49,704.00	Interest account, less current expenses and taxes paid, . . .	146,822.66
Town, city and borough notes and orders, . . .	6,000.00	Profit and loss account, . .	3,849.93
Town, city, school district, and corporation bonds, . .	308,667.00	Rent account, . . .	60.00
Railroad bonds, . . .	1,862,332.50		
Bank stocks in Connecticut, .	164,175.00		
Bank stocks in other States, .	69,800.00		
Real estate by foreclosure, .	8,556.85		
Banking house, . . .	63,596.72		
Insurance and taxes advanced on real estate mortgaged, . . .	2,621.83		
Cash in banks, . . .	89,065.21		
Cash in vault, . . .	5,589.47		
Total Assets, . . .	\$4,789,879.08	Total Liabilities, . . .	\$4,789,879.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Plymouth, Conn., . . .	\$ 6,000.00	6,000.00	6,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Atlantic City, N. J., 4s, 1931, . . .	\$ 15,000.00	16,167.00	16,350.00
Colorado Springs, Col., 4½s, 1907-1912, . . .	10,000.00	10,000.00	10,400.00
" " " 4s, 1914-1929, . . .	30,000.00	30,000.00	31,000.00
Columbus, Ohio, 5s, 1913, . . .	25,000.00	25,000.00	28,500.00
Kansas City, Kan., 5s, 1917, . . .	10,000.00	10,000.00	11,500.00
" " " 6s, 1915, . . .	28,000.00	32,000.00	34,400.00
" " " 6s, 1906-1910, . . .	20,000.00	20,000.00	22,400.00
New Albany, Ind., 5s, 1915, . . .	15,000.00	15,000.00	17,000.00
New Britain, Conn., 4s, 1908-1909, . . .	35,000.00	35,000.00	36,000.00
Omaha, Neb., 5s, 1907, . . .	4,000.00	4,000.00	4,300.00
" " " 5s, 1912, . . .	20,000.00	20,000.00	22,000.00
" " " 4s, 1920, . . .	20,000.00	20,000.00	20,900.00
" " " 5s, 1909, . . .	1,000.00	1,000.00	1,060.00
Portland, Oregon, 5s, 1922-1923, . . .	20,000.00	20,000.00	23,900.00
Sioux City, Iowa, 4½s, 1920, . . .	10,000.00	10,000.00	11,500.00

THE SAVINGS BANK OF NEW BRITAIN.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Superior, Wis.,	6s,	1910,	\$	25,000.00	25,500.00	26,000.00
Toledo, Ohio,	4s,	1922,		15,000.00	15,000.00	16,500.00
Totals,			\$	303,000.00	308,667.00	333,530.00
RAILROAD BONDS.						
Baltimore & Harrisburg,	5s,	1936,	\$	82,000.00	84,420.00	98,500.00
Cedar Rapids & Missouri River,	7s,	1916,		45,000.00	51,000.00	62,500.00
Central R. R. of New Jersey,	5s,	1937,		32,000.00	41,647.50	42,800.00
Clearfield & Mahoning,	5s,	1943,		15,000.00	15,000.00	18,500.00
Chic. & Northwestern (N. W. Un.),	7s,	1917,		65,000.00	65,050.00	90,000.00
“ Mil. & St. Paul, Dub. Div.,	6s,	1920,		10,000.00	10,000.00	12,900.00
Wisconsin Valley Division,	6s,	1920,		40,000.00	44,000.00	50,000.00
Chicago & Pac. West. Div.,	5s,	1921,		60,000.00	67,500.00	71,000.00
Terminal,	5s,	1914,		16,000.00	18,200.00	18,200.00
Chic., St. Louis & New Orleans,	5s,	1951,		63,000.00	63,000.00	80,000.00
Chic., St. Paul, Minn. & Omaha,	6s,	1930,		185,000.00	149,000.00	180,000.00
Chicago & Eastern Illinois,	6s,	1934,		25,000.00	32,000.00	35,000.00
“ “ “	5s,	1937,		30,000.00	33,500.00	38,500.00
Eastern Railway of Minnesota,	4s,	1948,		25,000.00	25,000.00	26,500.00
Evansville & Terre Haute,	5s,	1930,		15,000.00	15,000.00	15,000.00
Hudson & River Falls,	8s,	1908,		25,000.00	29,085.00	29,500.00
Iowa Falls & Sioux City,	7s,	1917,		30,000.00	30,000.00	39,000.00
Milwaukee & Northern,	6s,	1913,		25,000.00	25,000.00	30,000.00
Minneapolis & St. Louis,	7s,	1907,		5,000.00	5,000.00	5,700.00
“ “ “	7s,	1927,		40,000.00	53,800.00	60,000.00
Northern R. R. of New Jersey,	6s,	1917,		15,000.00	15,000.00	18,500.00
Peoria & Pekin Union,	6s,	1921,		50,000.00	57,000.00	64,500.00
Phila., Harrisburg & Pittsburg,	5s,	1925,		5,000.00	5,800.00	5,900.00
Potomac Valley,	5s,	1941,		30,000.00	35,000.00	35,500.00
Staten Island,	4½s,	1943,		30,000.00	30,000.00	31,500.00
St. Paul, Minn. & Manitoba,	6s,	1933,		85,000.00	111,000.00	117,000.00
“ “ (Mont. Cent.),	6s,	1937,		100,000.00	119,860.00	188,000.00
St. Paul & Sioux City,	6s,	1919,		18,000.00	16,200.00	16,500.00
Terre Haute & Indianapolis,	5s,	1925,		20,000.00	20,000.00	23,000.00
Tuscarora Valley,	5s,	1917,		30,000.00	30,000.00	33,500.00
Willmar & Sioux City,	5s,	1938,		55,000.00	61,000.00	68,000.00
Pitts., McKees. & Youghiogheny,	6s,	1932,		3,000.00	4,320.00	4,850.00
Totals,			\$	1,219,000.00	1,862,332.50	1,557,850.00

THE SAVINGS BANK OF NEW BRITAIN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.					
350 shares	New Britain Nat.,	N. Britain, \$	35,000.00	35,000.00	55,000.00
100 "	Mechanics	"	10,000.00	10,000.00	14,000.00
200 "	Hartford	Hartford,	20,000.00	20,000.00	25,000.00
120 "	Phoenix	"	12,000.00	12,000.00	14,400.00
75 "	Mercantile	"	875.00	875.00	875.00
88 "	Farm. & Mech.	"	8,800.00	8,800.00	8,800.00
100 "	First	"	10,000.00	10,000.00	12,000.00
61 "	Ætna	"	6,100.00	6,100.00	10,700.00
20 "	American	"	1,000.00	1,400.00	1,450.00
100 "	City,	"	10,000.00	10,000.00	10,000.00
200 "	National Ex.,	"	10,000.00	10,000.00	12,400.00
250 "	New Haven Co. Nat.,	New Haven,	2,500.00	2,500.00	3,600.00
45 "	Nat. Tradesmens,	"	4,500.00	4,500.00	6,500.00
50 "	Second National,	"	5,000.00	5,000.00	9,000.00
80 "	Deep River National,	Deep River,	8,000.00	8,000.00	8,350.00
20 "	Danbury	Danbury,	2,000.00	2,000.00	2,000.00
5 "	First	Suffield,	500.00	500.00	700.00
15 "	City	So. Norwalk,	1,500.00	1,500.00	2,800.00
32 "	First	New Milford,	3,200.00	4,800.00	4,800.00
45 "	Man'facturers	Waterbury,	4,500.00	4,500.00	5,500.00
28 "	Citizens	"	2,800.00	3,800.00	4,000.00
60 "	Waterbury	"	3,000.00	5,000.00	5,200.00
25 "	First	Meriden,	2,500.00	4,100.00	5,000.00
25 "	First	Wallingford,	2,500.00	2,500.00	3,200.00
25 "	First	Stonington,	2,500.00	2,500.00	3,000.00
150 "	Nat. Bank of Commerce,	N. York,	15,000.00	15,000.00	45,000.00
180 "	Hanover National,	"	18,000.00	16,000.00	70,000.00
50 "	Am. Exchange Nat'l,	"	5,000.00	5,000.00	12,000.00
50 "	Third	"	4,500.00	4,500.00	4,500.00
10 "	Importers & Traders Nat'l,	"	1,000.00	2,500.00	5,000.00
105 "	National Shoe & Leather,	"	10,500.00	10,500.00	14,500.00
50 "	" Park,	"	5,000.00	5,000.00	25,000.00
50 "	" Trust Co. of Am.,	"	5,000.00	11,800.00	14,000.00
Totals, ... \$			217,075.00	238,975.00	407,575.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,727 ; total amount,	\$1,876,645.74
2	Number of depositors having \$1,000 and not over \$3,000,	848 ; total amount,	1,137,524.13
3	Number of depositors having over \$3,000 and not over \$10,000,	422 ; total amount,	1,466,152.17
4	Number of depositors having over \$10,000,	8 ; total amount,	37,324.45
5	Total number of depositors,	11,000; total deposits,	\$4,517,646.49

THE SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$13,79
7	Number of accounts opened during the past year, 2,184; number closed, 1,208; increase, 981.	
8	Amount deposited, including interest credited, during the past year,	1,226,746.89
9	Amount withdrawn during the past year,	808,808.76
10	Amount of increase,	422,938.13
11	Amount of income received during the past year was	219,374.08
12	Total expenses, including salaries, during the past year, were	9,432.80
13	State tax during the past year was	9,724.54
14	Dividends the past year:	
	2 per cent. paid Jan., 1902; amount,	\$79,025.14
	2 per cent. paid July, 1902; amount,	88,822.92—
15	Net amount of premiums charged off the past year,	162,848.06
16	Total amount of loans of every description charged off the past year,	25,039.15
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, during the past year, was,	5,000.00
19	Amount of assets yielding no income the past year,	2,000.00
20	Loans on real estate—are they all first mortgages?	5,175.00
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	65,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,600.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	84,000.00
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	0
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.—President, Levi S. Wells; Treasurer, W. F. Walker; Directors or Trustees: Levi S. Wells, Phillip Corbin, John B. Talcott, H. E. Russell, W. F. Walker, C. B. Oldershaw, H. D. Humphrey, L. A. Vibberts, Charles B. Stanley.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1903.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$1,287,735.00	Whole amount of deposits,	\$7,454,149.90
Loans on collateral sec'y,	56,275.00	Surplus account,	282,623.53
Loans on personal sec'y only,	20,000.00	Interest account, less cur-	
School district notes and		rent expenses, taxes paid,	
orders,	14,025.00	and rent account,	93,560.81
United States bonds,	250,000.00		
State bonds,	9,167.55		
Town, city, school district,			
and corporation bonds,	2,601,500.00		
Railroad bonds,	2,897,700.00		
Railroad stocks,	62,800.00		
Bank stocks in Connecticut,	98,250.00		
Bank stocks in other States,	195,200.00		
Real estate by foreclosure,	173,884.90		
Banking house,	20,000.00		
Cash in banks,	136,334.71		
Cash in vault,	7,462.08		
Total Assets,	\$7,830,334.24	Total Liabilities,	\$7,830,334.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered,	\$ 25,000.00	25,000.00	27,812.50
Fours of 1925, registered,	65,000.00	65,000.00	89,375.00
Fours of 1925, coupons,	110,000.00	110,000.00	151,250.00
Threes of 1908-18, coupons,	50,000.00	50,000.00	54,000.00
Totals,	\$ 250,000.00	250,000.00	322,437.50
STATE BONDS.			
Washington 7 per cent. warrants,	\$ 9,167.55	9,167.55	11,001.06
SCHOOL DISTRICT NOTES AND ORDERS.			
Union School District, New London,	\$ 6,825.00	6,825.00	6,825.00
First " Groton,	7,200.00	7,200.00	7,200.00
Totals,	\$ 14,025.00	14,025.00	14,025.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
Boston & Albany, ... \$	7,000.00	7,000.00	18,040.00
Boston & Lowell, ...	4,000.00	4,000.00	9,720.00
Michigan Central, ...	7,200.00	7,200.00	12,240.00
New York Central & Hudson River, ...	21,100.00	21,100.00	38,760.00
New York, New Haven & Hartford, ...	28,500.00	23,500.00	54,765.00
Totals, ... \$	62,800.00	62,800.00	128,535.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Bay City, 4s, 1912, \$	12,000.00	12,000.00	12,480.00
" " 4s, 1922, "	5,000.00	5,000.00	5,850.00
" Boston, 3½s, 1919, "	152,000.00	152,000.00	158,080.00
" Brooklyn, 7s, 1913, "	50,000.00	50,000.00	68,000.00
" " 7s, 1915, "	10,000.00	10,000.00	14,200.00
" Buffalo, 7s, 1919, "	41,000.00	41,000.00	62,320.00
" Camden, 7s, 1905-6, "	2,000.00	2,000.00	2,100.00
" Canton, 5s, 1905-7, "	15,000.00	15,000.00	15,825.00
" " 5s, 1916-17, "	40,000.00	40,000.00	46,400.00
" Chicago (Lake View), 4s, 1908, "	18,000.00	18,000.00	18,520.00
" Cincinnati, 6s, 1906-9, "	35,000.00	35,000.00	39,375.00
" " 7s, 1908, "	27,000.00	27,000.00	32,400.00
" " 7½s, 1906, "	38,000.00	33,000.00	37,455.00
" Colo. Sp'gs, opt'l 1911, 4s, 1916, "	13,000.00	13,000.00	13,260.00
" " 1914, 4s, 1929, "	30,000.00	30,000.00	30,900.00
" " 1916, 4s, 1931, "	56,000.00	56,000.00	57,680.00
" " 1902, 4½s, 1912, "	1,000.00	1,000.00	1,000.00
" " 1906, 5s, 1911, "	20,000.00	20,000.00	21,000.00
" Columbus, 4s, 1910, "	2,000.00	2,000.00	2,070.00
" " 4½s, 1914, "	1,000.00	1,000.00	1,100.00
" " 4½s, 1921, "	22,000.00	22,000.00	25,080.00
" " 5s, 1906, "	1,000.00	1,000.00	1,050.00
" " 5s, 1908, "	10,000.00	10,000.00	10,800.00
" " 5s, 1910, "	15,000.00	15,000.00	16,500.00
" " 5s, 1913, "	50,000.00	50,000.00	56,750.00
" Danbury, 3½s, 1941, "	20,000.00	20,000.00	20,500.00
" Dayton, 5s, 1915-19, "	68,000.00	68,000.00	79,560.00
" Decatur, opt'l 1908, 5s, 1913, "	15,000.00	15,000.00	15,075.00
" Dubuque, 4s, 1916, "	30,000.00	30,000.00	31,650.00
" " 4s, 1917, "	35,000.00	35,000.00	37,100.00
" Duluth, 5s, 1918, "	1,000.00	1,000.00	1,170.00
" " 5s, 1923, "	5,000.00	5,000.00	6,000.00
" Indianapolis, op'l 1900, 4s, 1910, "	3,000.00	3,000.00	3,000.00
" " 4s, 1924, "	1,000.00	1,000.00	1,110.00
" Jackson, 4½s, 1913, "	3,500.00	3,500.00	3,815.00
" Joliet, 4½s, 1910, "	15,000.00	15,000.00	16,050.00
" Kansas City, 4s, 1910, "	25,000.00	25,000.00	26,000.00
" Lexington, 4s, 1935, "	25,000.00	25,000.00	27,500.00
" Los Angeles, 4½s, 1907-16, "	6,000.00	6,000.00	6,480.00

THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.					
City of Los Angeles,	4½s,	1923-35,	\$15,000.00	15,000.00	17,550.00
"	5s,	1905-9,	19,000.00	19,000.00	20,330.00
"	4s,	1905,	1,000.00	1,000.00	1,015.00
" Louisville,	4s,	1928-30,	62,000.00	62,000.00	69,130.00
"	5s,	1911,	10,000.00	10,000.00	11,250.00
" So. Louisville,	6s,	1912,	35,000.00	35,000.00	42,700.00
" Minneapolis,	4s,	1918-20,	4,000.00	4,000.00	4,360.00
"	4½s,	1913-14,	22,000.00	22,000.00	24,580.00
"	3s,	1905,	1,000.00	1,000.00	1,180.00
" Muskegon,	5s,	1907-9,	20,000.00	20,000.00	21,600.00
" New London,	3½s,	1919,	20,000.00	20,000.00	20,600.00
"	3½s,	1926,	100,000.00	100,000.00	104,000.00
"	4s,	1920,	63,000.00	63,000.00	69,300.00
"	4s,	1923-4,	13,500.00	13,500.00	14,985.00
"	7s,	1905,	5,000.00	5,000.00	5,525.00
" Omaha,	4s,	1918,	28,000.00	28,000.00	29,190.00
"	4½s,	1906,	10,000.00	10,000.00	10,325.00
"	5s,	1909-12,	2,000.00	2,000.00	2,180.00
" Portland, Me.,	6s,	1907,	3,000.00	3,000.00	3,375.00
" Portland, Ore.,	5s,	1917,	4,000.00	4,000.00	4,600.00
"	5s,	1928,	25,000.00	25,000.00	30,250.00
" Albina,	6s,	1921,	2,000.00	2,000.00	2,620.00
" East Portland,	6s,	1921,	26,000.00	26,000.00	34,060.00
" Pueblo,	4½s,	1911-14,	101,000.00	101,000.00	108,575.00
" Quincy, Mass.,	4s,	1914,	3,000.00	3,000.00	3,225.00
" St. Louis,	6s,	1905,	16,000.00	16,000.00	17,040.00
" St. Paul,	4s,	1920,	4,000.00	4,000.00	4,360.00
"	4½s,	1917-21,	79,000.00	79,000.00	90,850.00
"	5s,	1909-15,	18,000.00	18,000.00	20,520.00
"	7s,	1903,	4,000.00	4,000.00	4,120.00
" San Diego,	4½s,	1923-34,	42,000.00	42,000.00	47,040.00
" Sioux City,	4½s,	1908-13,	68,000.00	68,000.00	73,440.00
" South Bend,	4s,	1917,	5,000.00	5,000.00	5,275.00
"	6s,	1903-4,	6,000.00	6,000.00	6,180.00
" Springfield, O.,	5s,	1914-15,	19,000.00	19,000.00	21,850.00
" Terre Haute, op'l 1906,	4s,	1916,	10,000.00	10,000.00	10,300.00
" Toledo,	4s,	1906-17,	2,000.00	2,000.00	2,080.00
"	4s,	1942,	500.00	500.00	550.00
"	4½s,	1906,	6,000.00	6,000.00	6,165.00
"	4½s,	1904,	2,000.00	2,000.00	2,040.00
"	4½s,	1909-17,	77,000.00	77,000.00	83,930.00
"	5s,	1911,	1,000.00	1,000.00	1,110.00
" Waterbury,	3½s,	1920-32,	62,000.00	62,000.00	63,860.00
"	4s,	1910,	55,000.00	55,000.00	57,750.00
"	4s,	1919,	10,000.00	10,000.00	10,900.00
" Zanesville,	4½s,	1905-7,	2,000.00	2,000.00	2,080.00
Town of Ansonia,	4s,	1912,	15,000.00	15,000.00	15,825.00
" Bethel,	4s,	1919,	15,000.00	15,000.00	16,275.00
" Danbury,	3½s,	1932,	55,000.00	55,000.00	56,925.00
" East Lyme,	4½s,	1905,	4,000.00	4,000.00	4,130.00

THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Town of Easton,	8½s,	1989,	\$	5,000.00	5,000.00	5,182.50
" Glastonbury,	4s,	1918-18,		23,000.00	23,000.00	24,725.00
" Montville,	6s,	1906,		30,000.00	30,000.00	33,000.00
" Naugatuck,	4s,	1907-12,		25,000.00	25,000.00	26,125.00
" New Britain,	8½s,	1915-35,		40,000.00	40,000.00	41,200.00
" " opt'l 1914,	8½s,	1929,		10,000.00	10,000.00	10,200.00
" " "	4s,	1920-28,		20,000.00	20,000.00	22,200.00
" Portland,	8½s,	1919,		5,000.00	5,000.00	5,100.00
" Stamford,	4s,	1927,		8,000.00	8,000.00	8,920.00
" Vernon,	4s,	1922,		50,000.00	50,000.00	54,750.00
" Wallingford,	4s,	1927,		11,000.00	11,000.00	12,265.00
" West Hartford,	4s,	1910-20,		7,000.00	7,000.00	7,525.00
" Windsor Locks,	4s,	1922,		25,000.00	25,000.00	27,875.00
" Windham,	4s,	1925,		20,000.00	20,000.00	22,100.00
Borough of Bristol,	4s,	1920-25,		20,000.00	20,000.00	21,900.00
" Naugatuck,	4s,	1911-18,		16,000.00	16,000.00	17,040.00
" Norwalk,	4s,	1907-8,		50,000.00	50,000.00	51,750.00
" Ridgefield, op'l 1922,	8½s,	1932,		15,000.00	15,000.00	15,875.00
" Wallingford,	8½s,	1911-12,		12,000.00	12,000.00	12,150.00
" " op'l 1904,	4s,	1912,		20,000.00	20,000.00	20,300.00
" " "	4s,	1913-14,		23,000.00	23,000.00	24,490.00
" Willimantic,	4s,	1914,		25,000.00	25,000.00	26,625.00
Meetinghouse School District,						
Greenwich,	4s,	1918,		25,000.00	25,000.00	26,500.00
Second North School District,						
Hartford,	4s,	1924,		6,000.00	6,000.00	6,600.00
Southwest Sch. Dist., Hartford,	4s,	1925,		10,000.00	10,000.00	11,025.00
City School Dist., New Haven,	4s,	1929-34,		20,000.00	20,000.00	22,600.00
Totals,				\$2,601,500.00	2,601,500.00	2,857,707.50
RAILROAD BONDS.						
Buffalo, New York & Erie,	7s,	1916,	\$	100,000.00	100,000.00	132,000.00
Central of New Jersey,	5s,	1937,		25,000.00	25,000.00	34,000.00
Central Ohio,	4½s,	1930,		23,000.00	23,000.00	24,840.00
Chic. & Eastern Ill.,	5s,	1937,		37,000.00	37,000.00	45,510.00
" " "	6s,	1934,		8,000.00	8,000.00	11,120.00
Chicago & Northwestern:—						
Cedar Rapids & Mo. River,	7s,	1916,		57,000.00	57,000.00	78,090.00
Des Moines & Minneapolis,	7s,	1907,		5,000.00	5,000.00	5,750.00
Madison Extension,	7s,	1911,		26,000.00	26,000.00	33,760.00
Menominee,	7s,	1911,		3,000.00	3,000.00	3,780.00
Mil., Lake Shore & Western:—						
Main Line,	6s,	1921,		40,000.00	40,000.00	53,200.00
Ashland Line,	6s,	1925,		26,000.00	26,000.00	35,880.00
Michigan Line,	6s,	1924,		35,000.00	35,000.00	47,425.00
Northwestern Union,	7s,	1917,		60,000.00	60,000.00	83,700.00

THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chic., Milwaukee & St. Paul:—				
Chic. & Lake Superior,	5s, 1921,	\$ 28,000.00	28,000.00	27,140.00
Chic. & Pacific,	6s, 1910,	25,000.00	25,000.00	29,125.00
“ West'n Div.,	5s, 1921,	30,000.00	30,000.00	35,700.00
Dakota & Great Northern,	5s, 1916,	56,000.00	56,000.00	63,840.00
Dubuque Division,	6s, 1920,	33,000.00	33,000.00	43,230.00
Fargo & Southern,	6s, 1924,	100,000.00	100,000.00	134,000.00
Hastings & Dakota,	7s, 1910,	48,000.00	48,000.00	53,080.00
LaCrosse & Davenport Div.,	5s, 1919,	11,000.00	11,000.00	12,870.00
Mineral Point,	5s, 1910,	49,000.00	49,000.00	53,665.00
Milwaukee & Northern,	6s, 1910-13,	67,000.00	67,000.00	81,070.00
Southwestern Division,	6s, 1909,	17,000.00	17,000.00	19,380.00
Wisconsin Valley “	6s, 1920,	23,000.00	23,000.00	30,130.00
“ R. R.,	7s, 1909,	5,500.00	5,500.00	6,517.50
Chic., Rock Island & Pacific,	4s, 1988,	225,000.00	225,000.00	245,250.00
“ “ “	6s, 1917,	60,000.00	60,000.00	76,800.00
Cleveland & Mahoning Valley,	5s, 1938,	26,000.00	26,000.00	33,280.00
Delaware & Bound Brook,	7s, 1905,	41,000.00	41,000.00	45,100.00
Delaware & Hudson Canal Co.:—				
Albany & Susquehanna,	6s, 1906,	10,000.00	10,000.00	10,950.00
“ “ “	7s, 1906,	24,000.00	24,000.00	27,120.00
Pennsylvania Div.,	7s, 1917,	150,000.00	150,000.00	213,000.00
Rensselaer & Saratoga,	7s, 1921,	100,000.00	100,000.00	147,000.00
Delaware, Lack. & Western:—				
Morris & Essex,	7s, 1914,	239,900.00	239,900.00	280,365.00
“ “ cons.,	7s, 1915,	48,000.00	48,000.00	65,280.00
N. Y., Lack. & Western,	6s, 1921,	102,000.00	102,000.00	133,620.00
Syrac'se, Bing'hton & N. Y.,	7s, 1906,	86,000.00	86,000.00	98,040.00
Elmira & Williamsport,	6s, 1910,	25,000.00	25,000.00	29,250.00
Great Northern:—				
St. Paul, M. & Man., cons.,	4½s, 1933,	25,000.00	25,000.00	28,562.50
“ “ “	6s, 1933,	200,000.00	200,000.00	277,000.00
Dakota Extension,	6s, 1910,	57,000.00	57,000.00	65,550.00
Montana Central,	6s, 1937,	119,000.00	119,000.00	161,840.00
2d Mortgage.	6s, 1909,	17,000.00	17,000.00	19,390.00
Willmar & Sioux Falls,	5s, 1938,	39,000.00	39,000.00	47,970.00
East Ry. of Minn., Nor. Div.,	4s, 1948,	25,000.00	25,000.00	26,250.00
Illinois Central:—				
Kanka & South., Mid. Div.,	5s, 1921,	10,000.00	10,000.00	11,800.00
Iowa Falls & Sioux City,	7s, 1917,	23,000.00	23,000.00	30,360.00
Little Miami,	5s, 1912,	3,000.00	3,000.00	3,390.00
New London Northern,	5s, 1910,	10,000.00	10,000.00	11,050.00
“ “ “	4s, 1910,	6,000.00	6,000.00	6,240.00
N. Y. Central & Hudson Riv.,	4s, 1905,	25,000.00	25,000.00	25,500.00
N. Y., N. H. & Hartford:—				
Debentures,	4s, 1908-8,	9,800.00	9,800.00	20,925.00
Danbury & Norwalk,	5s, 1920,	25,000.00	25,000.00	30,250.00
“ “ “	6s, 1920,	1,000.00	1,000.00	1,350.00
Housatonic,	5s, 1937,	10,000.00	10,000.00	13,200.00
New England,	5s, 1945,	26,000.00	26,000.00	35,380.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Pittsburg, Ft. Wayne & Chi., 7s, 1912, \$	6,000.00	6,000.00	7,740.00
Pitts., McKeesport & Yough., 6s, 1932,	112,000.00	112,000.00	154,560.00
Potomac Valley, 5s, 1941,	75,000.00	75,000.00	88,500.00
Sunbury & Lewiston, 4s, 1936,	15,000.00	15,000.00	16,500.00
Totals, ...	\$ 2,897,700.00	2,897,700.00	3,672,135.00
BANK STOCKS.			
137 shares Bk. of Com., New London, Conn., \$	13,700.00	13,700.00	19,180.00
100 " City Nat'l, " "	10,000.00	10,000.00	13,700.00
343 " Union, " "	34,300.00	34,300.00	84,986.00
68 " Nat'l Whaling, " "	1,700.00	1,700.00	3,080.00
366 " Thames Nat'l, Norwich, " "	36,600.00	36,600.00	58,560.00
18 " Middletown Nat'l, Middletown, Ct.,	1,350.00	1,350.00	1,800.00
20 " Stamford " Stamford, " "	600.00	600.00	960.00
\$20 " Nat'l Bk. of N. America, N. Y. City,	32,000.00	32,000.00	80,000.00
27 " Market & Fulton Nat'l, " "	2,700.00	2,700.00	7,020.00
300 " Phenix " " "	6,000.00	6,000.00	7,800.00
556 " Mechanics " " "	13,900.00	13,900.00	89,615.00
15 " Leather Manuf. " " "	1,500.00	1,500.00	3,800.00
44 " Merchants Exchange, " "	2,200.00	2,200.00	8,520.00
140 " Nat'l Bk. of Commerce, " "	14,000.00	14,000.00	47,600.00
75 " Bank of America, " "	7,500.00	7,500.00	40,500.00
134 " Merchants National, " "	6,700.00	6,700.00	12,395.00
56 " Corn Exchange, " "	5,600.00	5,600.00	24,640.00
400 " City National, " "	40,000.00	40,000.00	122,000.00
401 " American Exchange Nat'l, " "	40,100.00	40,100.00	109,473.00
100 " Naasau, " "	5,000.00	5,000.00	10,500.00
80 " Fourth National, " "	8,000.00	8,000.00	19,200.00
100 " United States Trust Co., " "	10,000.00	10,000.00	175,000.00
Totals, ...	\$ 293,450.00	293,450.00	835,309.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	9,374; total amount, \$3,065,583.84
2	Number of depositors having \$1,000 and not over \$3,000, ...	1,347; total amount, 1,676,835.19
3	Number of depositors having over \$3,000 and not over \$10,000, ...	707; total amount, 2,591,478.05
4	Number of depositors having over \$10,000, ...	11; total amount, 120,257.82
5	Total number of depositors, ...	11,439; total deposits, \$7,454,149.90

THE SAVINGS BANK OF NEW LONDON.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor, ...	\$14,568.88
7	Number of accounts opened during the past year, 2,330; number closed, 1,527; increase, 803.	
8	Amount deposited, including interest credited, during the past year, ...	1,782,647.85
9	Amount withdrawn during the past year, ...	1,191,869.83
10	Amount of increase, ...	590,778.03
11	Amount of income received during the past year was	404,481.70
12	Total expenses, including salaries, during the past year, were	15,150.16
13	State tax during the past year was	16,716.49
14	Dividends the past year : 2 per cent. paid Jan., 1902; amount, \$183,781.44 2 per cent. paid July, 1902; amount, 139,590.86 —	273,171.80
15	Net amount of premiums charged off the past year, ...	84,248.51
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	77,488.65
19	Amount of assets yielding no income the past year, ...	55,522.01
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	100,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	20,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	33,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	1.55%
25	Net income from foreclosed real estate during the past year, ...	2,708.91
26	Date of annual meeting of Incorporators to elect Trustees or Directors, first Tuesday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, first Tuesday in June.	

OFFICERS. — President, William H. Chapman; Treasurer, Walter Learned; Directors or Trustees, Robert Coit, James Hialop, Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned, Alfred Coit, Walter C. Noyes.

SAVINGS BANK OF ROCKVILLE.

L. BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$1,488,848.00	Whole amount of deposits, \$2,091,242.71	
Loans on collateral security, .	107,887.00	Surplus account, .	100,000.00
Loans on personal sec'y only, .	35,575.00	Interest account, less current expenses and taxes paid, .	44,185.08
Town, city, school district, and corporation bonds, .	187,000.00		
Railroad bonds, .	245,000.00		
Bank stocks in Connecticut, .	149,505.00		
Bank stocks in other States, .	80,000.00		
Real estate by foreclosure, .	24,323.70		
Furniture and fixtures, .	1,000.00		
Premium account, .	11,128.83		
Cash in banks, .	58,898.85		
Cash in vault, .	2,221.91		
Total Assets, .	\$2,285,877.79	Total Liabilities, .	\$2,285,877.79

INVESTMENTS.

DESCRIPTION.						PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.								
Danbury,	Conn.,		4s,	1981,	\$	5,000.00	5,000.00	5,800.00
"	"		4s,	1982,		5,000.00	5,000.00	5,800.00
"	"		4s,	1983,		5,000.00	5,000.00	5,800.00
"	"		4s,	1984,		5,000.00	5,000.00	5,800.00
"	"		4s,	1985,		5,000.00	5,000.00	5,800.00
Middletown,	"		5s,	1904,		5,000.00	5,000.00	5,200.00
"	"		5s,	1905,		5,000.00	5,000.00	5,200.00
"	"		5s,	1906,		5,000.00	5,000.00	5,200.00
"	"		5s,	1907,		5,000.00	5,000.00	5,200.00
"	"		5s,	1908,		5,000.00	5,000.00	5,200.00
Chelsea,	Mass.,		4s,	1986,		11,000.00	11,000.00	13,000.00
Kansas City,	Kansas,		6s,	1915,		10,000.00	10,000.00	12,750.00
Jackson,	Mich.,		5s,	1908,		6,000.00	6,000.00	6,200.00
Minneapolis,	Minn.,		4s,	1917,		20,000.00	20,000.00	22,000.00
Omaha,	Neb.,		4s,	1910,		10,000.00	10,000.00	10,500.00
"	"		4½s,	1906,		20,000.00	20,000.00	20,800.00
Columbus,	Ohio,		4s,	1910,		10,000.00	10,000.00	10,500.00
Totals,					\$	187,000.00	187,000.00	150,750.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Ashland Coal & Iron,	4s,	1925,	\$	5,000.00	5,000.00	5,300.00
Burlington & Cedar Rapids,	5s,	1906,		5,000.00	5,000.00	5,250.00
	5s,	1934,		5,000.00	5,000.00	5,618.00
Central of New Jersey,	5s,	1987,		20,000.00	20,000.00	27,200.00
Chicago & Eastern Illinois,	5s,	1937,		25,000.00	25,000.00	30,750.00
Clearfield & Mahoning Ry. Co.,	5s,	1943,		10,000.00	10,000.00	12,750.00
Chicago, Milwaukee & St. Paul:—						
Dubuque	div.,	6s,	1920,	10,000.00	10,000.00	13,000.00
Mineral Point		5s,	1910,	10,000.00	10,000.00	10,900.00
Chicago & Pacific Western		5s,	1921,	8,000.00	8,000.00	8,500.00
South West		6s,	1909,	10,000.00	10,000.00	11,300.00
Wisconsin		5s,	1921,	7,000.00	7,000.00	8,260.00
Chicago, Rock Island & Pacific,	4s,	1988,		45,000.00	45,000.00	49,050.00
Great Northern:—						
Eastern of Minnesota,	4s,	1948,		10,000.00	10,000.00	10,800.00
Montana Central,	6s,	1937,		30,000.00	30,000.00	41,400.00
St. Paul, Minn. & Manitoba,	4½s,	1933,		30,000.00	30,000.00	34,300.00
Minneapolis & St. Louis,	4s,	1949,		20,000.00	20,000.00	21,200.00
Totals,			\$	245,000.00	245,000.00	290,478.00
BANK STOCKS.						
410 shares First Nat., Rockville, Conn.,			\$	41,000.00	41,000.00	45,100.00
100 " Rockville " "				10,000.00	10,000.00	11,000.00
81 " Aetna " Hartford, "				8,100.00	8,100.00	15,390.00
491 " American " "				24,550.00	24,550.00	34,370.00
70 " City, " "				7,000.00	7,000.00	6,300.00
20 " Farms. & Mch. Nat'l, " "				2,000.00	2,000.00	2,400.00
158 " First National, " "				15,800.00	15,800.00	19,750.00
108 " Hartford National, " "				10,800.00	10,800.00	15,130.00
200 " Mercantile (91½ paid), " "					100.00	100.00
78 " National Exchange, " "				8,900.00	8,900.00	4,836.00
1 " Charter Oak Nat'l, " "				100.00	100.00	100.00
122 " Phoenix " "				12,200.00	12,200.00	15,250.00
2 " State Bank, " "				200.00	180.00	250.00
95 " Conn. Trust & S.D. Co. " "				9,500.00	9,500.00	17,575.00
3 " First Nat'l, Meriden, " "				300.00	275.00	300.00
20 " Home " "				2,000.00	2,000.00	2,400.00
10 " Second " Norwich, " "				1,000.00	1,000.00	1,000.00
20 " Waterbury " Waterbury, " "				1,000.00	1,000.00	1,600.00
300 " Merchants " New York, " "				15,000.00	15,000.00	27,000.00
25 " Nat'l Bk. of Com'ce, " "				2,500.00	2,500.00	8,500.00
25 " Central Nat'l, " "				2,500.00	2,500.00	5,000.00
100 " American Exch. Nat'l, " "				10,000.00	10,000.00	27,000.00
Totals,			\$	179,450.00	179,505.00	260,341.00

SAVINGS BANK OF ROCKVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,416; total amount,	\$857,451.17
2	Number of depositors having \$1,000 and not over \$2,000,	893; total amount,	532,308.16
3	Number of depositors having over \$2,000 and not over \$10,000,	212; total amount,	688,261.25
4	Number of depositors having over \$10,000,	1; total amount,	18,222.18
5	Total number of depositors,	5,022; total deposits,	\$2,091,242.71
6	Largest amount due a single depositor,		18,222.18
7	Number of accounts opened during the past year, 714; number closed, 456; increase, 258.		
8	Amount deposited, including interest credited, during the past year,		2,091,242.71
9	Amount withdrawn during the past year,		1,949,068.69
10	Amount of increase,		142,174.02
11	Amount of income received during the past year was		108,543.97
12	Total expenses, including salaries, during the past year were		4,900.40
13	State tax during the past year was		4,179.54
14	Dividends the past year:		
	2 per cent. paid Oct. 1, 1901; amount, \$37,701.11		
	2 per cent. paid Apr. 1, 1902; amount, 88,823 64—		76,524.75
15	Net amount of premiums charged off the past year,		7,588.20
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		8,000.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		50,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		23,650.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors: 8d Tuesday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers: 8d Tuesday in July.		

OFFICERS.—President, B. H. Bill; Treasurer, L. Bissell; Directors or Trustees, B. H. Bill, Geo. Talcott, William Butler, L. Bissell, H. L. James, A. R. Goodrich, J. C. Hammond, Jr., Geo. Sykes, E. L. Heath, William Maxwell, A. T. Bissell.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$168,401.40	Whole amount of deposits, . . .	\$340,563.88
Loans on collateral security, . . .	11,659.79	Surplus account, . . .	18,000.00
Loans on personal security only, . . .	22,543.77	Interest account, less current expenses and taxes paid, . . .	6,334.95
Town, city, and borough notes and orders, . . .	9,400.00		
School district notes and orders, . . .	12,000.00		
Town, city, school district, and corporation bonds, . . .	16,150.00		
Railroad bonds, . . .	16,000.00		
Bank stocks in Connecticut, . . .	25,076.00		
Bank stocks in other States, . . .	13,500.00		
Real estate by foreclosure, . . .	6,580.00		
Safes and fixtures, . . .	2,800.00		
Cash in banks, . . .	30,131.04		
Cash in vault, . . .	5,656.33		
Total Assets, . . .	\$359,898.83	Total Liabilities, . . .	\$359,898.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, ... \$	9,400.00	9,400.00	9,400.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 2, now Town of Stafford, \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of Norwich, Conn., 5s, 1908, \$	1,000.00	1,050.00	1,100.00
" Cincinnati, Ohio, 7s, 1908, . . .	5,000.00	6,000.00	6,250.00
" Columbus, " 4½s, 1902, . . .	5,000.00	5,000.00	5,000.00
" " " 4s, 1908, . . .	1,000.00	1,000.00	1,080.00
" " " 4½s, 1910, . . .	1,000.00	1,000.00	1,085.00
" Toledo, " 4½s, 1910, . . .	1,000.00	1,050.00	1,085.00
" " " 4½s, 1912, . . .	1,000.00	1,050.00	1,080.00
Totals, ... \$	15,000.00	16,150.00	16,690.00

SAVINGS BANK OF STAFFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Detroit & Bay City,	8s,	1903,	\$	2,000.00	2,000.00	2,160.00
Northwest Union,	7s,	1917,		10,000.00	14,000.00	14,400.00
Totals,			\$	12,000.00	16,000.00	16,560.00
BANK STOCKS.						
35 shares First Nat'l, Stafford Springs, Conn.,			\$	3,500.00	4,900.00	5,250.00
50 " Thames " Norwich,				5,000.00	8,000.00	8,500.00
88 " American " Hartford,				4,400.00	6,776.00	6,776.00
60 " City,				6,000.00	5,400.00	6,000.00
50 " Am. Exch. National, New York,				5,000.00	13,500.00	14,000.00
Totals,			\$	23,900.00	38,576.00	40,526.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,153; total amount,	\$202,894.92
2	Number of depositors having \$1,000 and not over \$2,000,	70; total amount,	91,567.45
3	Number of depositors having over \$2,000 and not over \$10,000,	16; total amount,	46,101.01
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,239; total deposits,	\$340,563.88
6	Largest amount due a single depositor,		4,201.50
7	Number of accounts opened during the past year, 47; number closed, transfers, 59; decrease, 12.		
8	Amount deposited, including interest credited, during the past year,		40,422.76
9	Amount withdrawn during the past year,		31,241.71
10	Amount of increase,		9,181.05
11	Amount of income received during the past year was		25,898.57
12	Total expenses, including salaries, during the past year, were		2,185.80
13	State tax during the past year was		624.88
14	Dividends the past year:		
	1½ per cent. paid October 15, 1901; amount,	\$5,670.99	
	1½ per cent. paid April 1, 1902; amount,	5,842.60	11,513.59
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		5,500.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0

SAVINGS BANK OF STAFFORD SPRINGS. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

19	Amount of assets yielding no income the past year, ...	\$14,345.00
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	25,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	6,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	2,625.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	4.1%
25	Net income from foreclosed real estate during the past year, . .	273.69
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS. — President, Charles Warren ; Treasurer, Alvarado Howard ; Directors or Trustees, Charles Warren, Robbins Patten, Orrin Converse, Smith W. Page, Andrew Whiton, M. H. Kinney, F. F. Patten, A. Howard, Chas. G. Ellis B. T. Eaton.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$170,129.48	Whole amount of deposits, . . .	\$219,578.27
Loans on collateral security, . . .	8,275.00	Surplus account, . . .	14,000.00
Loans on personal security only, . . .	18,457.37	Interest account, less current expenses and taxes paid, ...	2,162.14
Town, city, and borough notes and orders, . . .	22,610.75	Profit and loss account, . . .	1,728.63
Bank stocks in Connecticut, . . .	11,200.00	Rent account, ...	22.98
Real estate by foreclosure, . . .	8,185.55		
Banking house, ...	1,000.00		
Cash in banks, ...	6,251.88		
Cash in vault, ...	1,426.99		
Total Assets, ...	\$237,486.97	Total Liabilities, ...	\$237,486.97

INVESTMENTS.

DESCRIPTION.	PAN VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Orders Tolland County, ...	\$ 18,010.75	18,010.75	18,010.75
“ Town of Tolland, ...	4,000.00	4,000.00	4,000.00
“ “ Bolton, ...	600.00	600.00	600.00
Totals, ...	\$ 22,610.75	22,610.75	22,610.75
BANK STOCKS.			
18 shares Hartford Trust Co., ...	\$ 1,300.00	1,800.00	2,275.00
4 “ Phoenix National, Hartford, ...	400.00	400.00	500.00
49 “ First “ Rockville, ...	4,900.00	4,900.00	5,890.00
46 “ Rockville “ “ “	4,600.00	4,600.00	4,600.00
Totals, ...	\$ 11,200.00	11,200.00	12,765.00

THE SAVINGS BANK OF TOLLAND.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	600; total amount,	\$94,665.81
2	Number of depositors having \$1,000 and not over \$2,000,	40; total amount,	55,111.63
3	Number of depositors having over \$2,000 and not over \$10,000,	23; total amount,	69,795.83
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	668; total deposits,	\$219,573.27
6	Largest amount due a single depositor,		5,198.99
7	Number of accounts opened during the past year, 91; number closed, 67; increase, 24.		
8	Amount deposited, including interest credited, during the past year,		267,023.06
9	Amount withdrawn during the past year,		276,255.18
10	Amount of decrease,		9,232.12
11	Amount of income received during the past year was		13,444.96
12	Total expenses, including salaries, during the past year, were		1,476.84
13	State tax during the past year was		402.39
14	Dividends the past year:		
	2 per cent. paid January 1, 1902; amount,	\$4,035.41	
	2 per cent. paid July 1, 1902; amount,	3,811.20—	7,846.61
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		171.66
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		3,873.77
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, fourth Monday in June.		
27	Date of annual meeting to elect President, Treasurer, and other officers, fourth Monday in June.		

OFFICERS.—President, William A. Agard; Treasurer, Frank T. Newcomb; Directors or Trustees, William A. Agard, Joseph P. Root, Edwin S. Agard, Henry Young, Frank T. Newcomb.

SHELTON SAVINGS BANK.

EDWARD W. KNEEN, Treasurer.

INCORPORATED, 1898.

STATEMENT, OCTOBER 1, 1903.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$110,859.68	Whole amount of deposits, . . .	\$148,085.09
Loans on collateral sec'ty, . . .	418.00	Surplus account, . . .	1,871.74
Loans on personal sec'ty only, . . .	846.50	Interest account less current expenses and taxes paid, . . .	410.60
Town, city, and borough notes and orders, . . .	25,542.68		
School district notes and orders, . . .	2,000.00		
Bank stocks in other States, . . .	2,800.00		
Participation expenses, . . .	198.82		
Cash in banks, . . .	2,584.28		
Cash in vault, . . .	1,077.47		
Total Assets, . . .	\$145,817.43	Total Liabilities, . . .	\$145,817.43

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, ...	\$ 25,542.68	25,542.68	25,542.68
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry School District, ...	\$ 1,000.00	1,000.00	1,000.00
French "	1,000.00	1,000.00	1,000.00
Totals, ...	\$ 2,000.00	2,000.00	2,000.00
BANK STOCKS.			
100 shares Phenix National, New York, . . .	\$ 2,000.00	2,800.00	2,600.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	455; total amount, . . .	\$81,494.27
2	Number of depositors having \$1,000 and not over \$2,000, ...	32; total amount, . . .	38,549.51
3	Number of depositors having over \$2,000 and not over \$10,000, ...	7; total amount, . . .	22,991.81
4	Number of depositors having over \$10,000, ...	0; total amount, . . .	0
5	Total number of depositors, ...	494; total deposits, . . .	\$148,085.09
6	Largest amount due a single depositor, ...		5,672.72

SHELTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 84; number closed, 58; increase, 26.	
8	Amount deposited, including interest credited, during the past year,	\$38,040.23
9	Amount withdrawn during the past year,	26,342.04
10	Amount of income,	11,698.19
11	Amount of income received during the past year was	6,518.36
12	Total expenses, including salaries, during the past year, were, including participation expense,	1,021.18
13	State tax during the past year was	208.48
14	Dividends the past year:	
	2 per cent. paid Jan. 1, 1902; amount,	\$2,537.86
	2 per cent. paid July 1, 1902; amount,	2,616.55—
15	Net amount of premiums charged off the past year,	5,154.41
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is	46.50
18	Net amount carried to surplus, or profit and loss, during the past year, was	843.74
19	Amount of assets yielding no income the past year,	5,269.18
20	Loans on real estate— are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	5,200.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	600.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	413.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in January.	

OFFICERS.— President, Col. Watson J. Miller; Treasurer, Edw. W. Kneen; Vice-President, John H. Barlow; Directors or Trustees, Aaron R. Smith, Wesley L. Clark, Thos. H. Newcomb, Henry Perry, Gould A. Shelton, Henry N. Beardsley, Miles B. Perry, Stephen T. Palmer.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$5,050,184.00	Whole amount of deposits, . . .	\$28,172,393.81
Loans on collateral security, . . .	537,984.45	Surplus account, . . .	816,882.58
Town, city, and borough notes and orders, . . .	98,088.40	Interest account, less current expenses and taxes paid, . . .	306,753.24
School district notes and orders, . . .	9,375.00	Profit and loss account, . . .	1,439.69
State bonds, . . .	650,000.00		
Town, city, school district, and corporation bonds, . . .	5,673,912.50		
Railroad bonds, . . .	10,697,081.25		
Railroad stocks, . . .	64,000.00		
Bank stocks in Connecticut, . . .	268,027.50		
Bank stocks in other States, . . .	20,620.00		
Real estate by foreclosure, . . .	37,365.63		
Banking house, . . .	75,000.00		
Premium account, . . .	422,223.50		
Cash in banks, . . .	623,615.96		
Cash in vault, . . .	69,940.63		
Total Assets, . . .	\$24,297,418.82	Total Liabilities, . . .	\$24,297,418.82

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Connecticut, 3%, due 1910, ...	\$ 400,000.00	400,000.00	400,000.00
Massachusetts, 3½%, due 1940, ...	250,000.00	250,000.00	267,500.00
Totals, ...	\$ 650,000.00	650,000.00	667,500.00
TOWN AND CITY NOTES.			
Town of Newington, ...	\$ 9,500.00	9,500.00	9,500.00
City of Hartford, ...	88,588.40	88,588.40	88,588.40
Totals, ...	\$ 98,088.40	98,088.40	98,088.40
SCHOOL DISTRICT NOTES.			
Third, Windsor, ...	\$ 9,375.00	9,375.00	9,375.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.				
565 shares Atch., Top. & Santa Fé, pfd.,	\$	56,500.00	18,000.00	57,630.00
510 " N. Y., New Haven & Hartford,	.	51,000.00	51,000.00	117,300.00
Totals,	\$	107,500.00	64,000.00	174,930.00
TOWN BONDS.				
Town of Enfield,	4s, 1909,	\$ 20,000.00	20,000.00	20,400.00
" Hartford,	3s, 1909,	77,000.00	71,952.50	77,000.00
" Meriden,	4½s, 1903-1912,	69,000.00	69,000.00	72,450.00
" Middletown,	3½s, 1909,	100,000.00	100,000.00	101,000.00
" " "	4s, 1910,	50,000.00	50,000.00	51,000.00
" New Britain,	4s, 1911,	100,000.00	100,000.00	108,000.00
" " "	4s, 1924,	20,000.00	20,000.00	21,400.00
" New Haven,	3½s, 1911-1921,	150,000.00	150,000.00	153,000.00
" Southington,	4s, 1907-1927,	50,000.00	50,000.00	52,500.00
" Stamford,	4s, 1924,	30,000.00	30,000.00	32,400.00
" Wallingford,	3½s, 1905-1924,	40,000.00	40,000.00	40,400.00
CITY BONDS.				
Cal.: Los Angeles, Police,	4½s, 1903-1920,	18,000.00	18,000.00	18,900.00
" " Tunnel,	4s, 1904-1918,	26,000.00	26,000.00	26,520.00
San Diego, Refunding,	4½s, 1903-1980,	34,000.00	34,000.00	36,380.00
Col.: Denver, Public Imp.,	4s, 1904,	50,000.00	49,750.00	50,500.00
" " "	5s, 1906,	69,000.00	69,000.00	72,450.00
Conn.: New Haven, Sewer,	3½s, 1903-1908,	48,000.00	48,000.00	48,000.00
Ill.: Chicago, Exposition,	4s, 1921,	170,000.00	170,000.00	187,000.00
Joliet, Refunding,	4½s, 1905,	10,000.00	10,000.00	10,200.00
Ind.: Fort Wayne, Funding,	4½s, 1918,	60,000.00	60,000.00	64,800.00
Indianapolis, Public,	4s, 1927,	85,000.00	85,000.00	95,200.00
Terre Haute, Funding,	4½s, 1904-1905,	20,000.00	20,000.00	20,400.00
Iowa: Des Moines, Refund'g,	4s, 1916,	25,000.00	25,000.00	26,250.00
Dubuque, " "	4s, 1917,	100,000.00	100,000.00	105,000.00
Ky.: Lexington, Funding,	4½s, 1932,	15,000.00	15,000.00	16,800.00
Louisville, " "	7s, 1903,	10,000.00	10,000.00	10,400.00
" " Funding,	5s, 1911,	100,000.00	100,000.00	112,000.00
" " Park,	4s, 1930,	100,000.00	99,500.00	115,000.00
Mass.: Boston, " Park,	3½s, 1920,	50,000.00	50,000.00	51,500.00
" " City,	3½s, 1922,	100,000.00	100,000.00	104,000.00
Cambridge, Bridge,	4s, 1918,	60,000.00	60,000.00	66,000.00
Gloucester, Funding,	4s, 1908,	50,000.00	50,000.00	51,500.00
Mich.: Detroit, Water,	6s, 1906,	7,000.00	7,000.00	7,840.00
" " Improvement,	3½s, 1918,	75,000.00	75,000.00	78,000.00
" " Boulevard,	4s, 1921,	25,000.00	25,000.00	27,500.00
Gr. Rapids, City Hall,	5s, 1904,	15,000.00	15,000.00	15,300.00
" " Water,	4½s, 1912,	25,000.00	25,000.00	27,500.00
Muskegon, Bridge, etc.,	5s, 1906-1910,	18,500.00	18,500.00	19,735.00
Saginaw, City Hall,	4½s, 1903-1905,	20,000.00	20,000.00	20,400.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.			
Minn.: Minneapolis, City Hall, 4½s, 1917,	\$ 50,000.00	50,000.00	56,000.00
“ “ “ “ 4s, 1919,	100,000.00	100,000.00	108,000.00
“ St. Paul, Bridge, 5s, 1915,	100,000.00	100,000.00	118,000.00
“ Stillwater, Imp., 5s, 1911,	10,000.00	10,000.00	10,800.00
Mo.: Kansas City, City Hall, 4s, 1910,	100,000.00	100,000.00	108,000.00
“ “ “ “ Judgm't, 4½s, 1915,	182,000.00	182,000.00	181,440.00
“ St. Louis, “ “ 4s, 1908,	150,000.00	150,000.00	15,450.00
“ “ “ “ 4s, 1912,	200,000.00	200,000.00	210,000.00
“ “ “ “ 4s, 1918,	75,000.00	75,000.00	80,250.00
Neb.: Omaha, Sewer, 5s, 1908,	7,000.00	7,000.00	7,490.00
“ “ Buildings, 5s, 1912,	68,000.00	68,000.00	75,480.00
“ “ Paving, 5s, 1913,	25,000.00	25,000.00	28,000.00
N. J.: Hoboken, Improvem't, 4s, 1918,	100,000.00	100,000.00	106,000.00
“ Newark, Corporate, 6s, 1908,	20,000.00	20,000.00	23,000.00
“ “ St. Imp., 6s, 1909,	30,000.00	30,000.00	35,400.00
“ “ Water, 4s, 1922,	25,000.00	25,000.00	27,500.00
“ Paterson, Funding, 4½s, 1903-1909,	35,000.00	35,000.00	35,700.00
“ “ City Hall, 5s, 1903,	10,000.00	10,000.00	10,300.00
“ “ Sewer, 5s, 1908-1905,	25,000.00	25,000.00	25,750.00
“ “ St. Imp., 4s, 1911,	25,000.00	25,000.00	25,750.00
“ “ City Hall, 5s, 1919-1921,	25,000.00	25,000.00	30,000.00
“ Trenton, Funding, 4s, 1908,	30,000.00	30,000.00	30,300.00
“ “ Street, 5s, 1903,	20,000.00	20,000.00	20,400.00
“ “ Various, 4s, 1911,	64,000.00	64,000.00	67,200.00
N. Y.: Buffalo, City Hall, 7s, 1903,	50,000.00	50,000.00	52,500.00
“ New York, Corporate, 3½s, 1941,	100,000.00	100,000.00	106,000.00
Ohio: Cincinnati, Municipal, 6s, 1906,	50,000.00	50,000.00	54,500.00
“ Cleveland, Sanitary, 4s, 1914,	50,000.00	50,000.00	52,500.00
“ “ Water, 4s, 1922,	50,000.00	50,000.00	55,000.00
“ Columbus, Various, 4s, 1906,	29,000.00	29,000.00	29,580.00
“ “ City Hall, 4s, 1909,	95,000.00	95,000.00	97,850.00
“ “ Fire Dept., 4s, 1916,	25,000.00	25,000.00	26,250.00
“ “ Viaduct, 4½s, 1902,	70,000.00	70,000.00	71,400.00
“ “ “ “ 4½s, 1909,	30,000.00	30,000.00	31,200.00
“ “ Water, 5s, 1910,	9,000.00	9,000.00	9,900.00
“ “ Fire, 5s, 1910,	48,000.00	48,000.00	52,800.00
“ “ Sewer, 5s, 1910-1911,	85,000.00	85,000.00	98,500.00
“ Dayton, “ “ 4s, 1903,	8,000.00	7,560.00	8,080.00
“ “ Water, 4s, 1902-1906,	20,000.00	18,900.00	20,400.00
“ “ “ “ 4½s, 1903-1905,	11,000.00	11,000.00	11,220.00
“ “ Police, 5s, 1903,	4,000.00	4,000.00	4,080.00
“ Toledo, Water, 5s, 1903,	61,000.00	61,000.00	62,220.00
“ “ Street, 5s, 1911,	40,000.00	40,000.00	44,800.00
“ “ Funding, 4½s, 1911,	40,000.00	40,000.00	48,200.00
“ Youngstown, Water, 5s, 1903,	2,000.00	2,000.00	2,040.00
Oregon: Portland, Bridge, 5s, 1922,	50,000.00	50,000.00	59,000.00
“ “ City Hall, 5s, 1922,	50,000.00	50,000.00	59,000.00
Penn.: Scranton, Buildings, 4s, 1905-1910,	50,000.00	49,750.00	51,000.00
“ “ Imp., 4½s, 1916,	20,000.00	20,000.00	22,400.00
“ “ Bridges, 4½s, 1919,	30,000.00	30,000.00	34,500.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS.—CONTINUED.			
R. I.: Pawtucket, City Loan, 4s, 1910,	\$ 50,000.00	50,000.00	51,500.00
“ Sewer, 4s, 1923,	50,000.00	50,000.00	55,000.00
“ “ 4s, 1937,	50,000.00	50,000.00	56,000.00
Providence, Water, 5s, 1906,	50,000.00	50,000.00	53,500.00
“ Sewer, 4s, 1921,	50,000.00	50,000.00	56,000.00
Wis.: La Crosse, School, 5s, 1912-1913,	21,000.00	21,000.00	23,520.00
“ Water, 5s, 1912-1915,	53,000.00	53,000.00	60,420.00
Milwaukee, School, 5s, 1903,	2,000.00	2,000.00	2,020.00
Racine, Paving, etc., 5s, 1914,	50,000.00	50,000.00	56,000.00
Vt.: Barre, Refunding, 4s, 1906-1916,	15,000.00	15,000.00	15,750.00
SCHOOL DISTRICT BONDS.			
Hartford: First, 4s, 1927,	10,000.00	10,000.00	10,500.00
Second North, 4s, 1924,	50,000.00	50,000.00	52,500.00
South, 4s, 1925,	200,000.00	200,000.00	210,000.00
“ “ 3½s, 1931,	50,000.00	50,000.00	51,000.00
West Middle, 3½s, 1912,	126,000.00	126,000.00	127,260.00
“ “ 3½s, 1926,	97,000.00	97,000.00	98,940.00
Middletown, 5s, 1902-1903,	7,000.00	7,000.00	7,070.00
New Haven, 4s, 1920,	10,000.00	10,000.00	10,500.00
New London, 4s, 1919,	21,000.00	21,000.00	22,050.00
BOROUGH BONDS.			
Greenwich, 4s, 1922,	50,000.00	50,000.00	52,500.00
Wallingford, 4s, 1912,	10,000.00	10,000.00	10,300.00
Willimantic, 4s, 1904,	10,000.00	10,000.00	10,100.00
“ “ 4s, 1914,	25,000.00	25,000.00	25,750.00
Totals, ...	\$ 5,681,500.00	5,673,912.50	5,918,995.00
RAILROAD BONDS.			
Atch., Top. & Santa Fé, Gen., 4s, 1995, \$	138,500.00	110,800.00	144,040.00
“ “ “ “ Adj't, 4s, 1995,	74,000.00	81,000.00	71,040.00
B. & Maine: Conn. & Pass. Rivers, 4s, 1943,	150,000.00	150,000.00	173,500.00
Worcester, Nashua & Roch., 4s, 1913,	50,000.00	50,000.00	52,500.00
Bur., Ced. Rapids & Northern, 5s, 1906,	160,000.00	160,000.00	167,290.00
Cedar Raps., I. F. & N. W., 5s, 1921,	64,000.00	64,000.00	74,880.00
Iowa, Minn. & Dakota Div., 5s, 1934,	150,000.00	150,000.00	187,500.00
Central of New Jersey, 7s, 1902,	24,000.00	24,000.00	24,720.00
General, 5s, 1937,	100,000.00	100,000.00	135,000.00
New York & Long Branch, 4s, 1941,	50,000.00	50,000.00	56,000.00
Central Vt.: N. London North'n, 4s, 1910,	108,000.00	108,000.00	106,090.00
Chicago, Burlington & Quincy:—			
Burlington & Mo. River, 6s, 1918,	75,000.00	75,000.00	90,000.00
Illinois Division, General, 8½s, 1949,	535,000.00	535,000.00	535,000.00
Iowa “ “ 4s, 1919,	170,000.00	170,000.00	177,650.00
“ “ “ “ 5s, 1919,	165,000.00	165,000.00	183,100.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Chic., Bur. & Q.: Nebraska Ex.,	4s, 1927,	\$ 100,000.00	100,000.00	108,000.00
Chic. & East'n Ill. Gen. Consol.,	5s, 1937,	100,000.00	100,000.00	123,000.00
Chicago & Indiana Coal,	5s, 1936,	100,000.00	100,000.00	123,000.00
Chicago, Mil. & St. Paul:—				
Chic. & Lake Superior Div.,	5s, 1921,	50,000.00	50,000.00	60,000.00
Chicago & Pacific	6s, 1910,	175,000.00	175,000.00	199,500.00
Chic. & Pac. Western	5s, 1921,	180,000.00	180,000.00	188,800.00
Dubuque	6s, 1920,	75,000.00	75,000.00	96,000.00
General,	8½s, 1989,	70,000.00	70,000.00	71,400.00
"	4s, 1989,	150,000.00	150,000.00	169,500.00
Hastings & Dakota Div.,	7s, 1910,	50,000.00	50,000.00	60,500.00
La Crosse & Dav.	5s, 1919,	100,000.00	100,000.00	116,000.00
Mineral Point	5s, 1910,	50,000.00	48,531.25	54,000.00
Southern Minn.	6s, 1910,	75,000.00	75,000.00	86,250.00
Southwestern	6s, 1909,	125,000.00	125,000.00	143,750.00
Terminal,	5s, 1914,	50,000.00	50,000.00	56,250.00
Wisconsin & Minn. Div.,	5s, 1921,	50,000.00	50,000.00	58,500.00
Wisconsin Valley,	7s, 1909,	50,000.00	50,000.00	60,000.00
Chicago & Northwestern,	7s, 1902,	10,000.00	10,000.00	10,800.00
Chic., St. P., Minn. & Omaha,	6s, 1930,	30,000.00	30,000.00	41,400.00
Chicago & Tomah,	6s, 1905,	130,000.00	130,000.00	143,000.00
Des Moines & Minneapolis,	7s, 1907,	30,000.00	30,000.00	35,100.00
Madison Extension,	7s, 1911,	30,000.00	30,000.00	32,400.00
Mil., Lake Shore & Western,	6s, 1921,	10,000.00	10,000.00	13,500.00
Milwaukee & Madison,	6s, 1905,	75,000.00	75,000.00	78,500.00
Northern Illinois,	5s, 1910,	30,000.00	30,000.00	32,100.00
Northwestern Union,	7s, 1917,	125,000.00	125,000.00	175,000.00
St. Paul & Sioux City,	6s, 1919,	137,000.00	137,000.00	176,730.00
Chicago, Rock Island & Pacific,	6s, 1917,	250,000.00	250,000.00	317,500.00
General,	4s, 1988,	500,000.00	500,000.00	547,500.00
Cincinnati, Hamilton & Dayton,	6s, 1905,	35,000.00	35,000.00	36,750.00
"	7s, 1905,	25,000.00	25,000.00	27,875.00
Delaware & Hudson Canal,	7s, 1917,	125,000.00	125,000.00	175,000.00
Albany & Susquehanna,	6s, 1906,	160,000.00	160,000.00	174,400.00
"	7s, 1906,	50,000.00	50,000.00	56,000.00
Rensselaer & Saratoga,	7s, 1921,	50,000.00	50,000.00	74,000.00
Delaware, Lack. & Western:—				
Morris & Essex,	7s, 1914,	101,000.00	101,000.00	137,860.00
N. Y., Lack. & Western,	6s, 1921,	110,000.00	110,000.00	148,500.00
Syracuse, Bing. & N. Y.,	7s, 1906,	130,000.00	130,000.00	149,500.00
Erie: Buffalo, N. Y. & Erie,	7s, 1916,	26,000.00	26,000.00	34,580.00
Cleveland & Mahoning Valley,	5s, 1933,	200,000.00	200,000.00	250,000.00
Northern of New Jersey,	6s, 1917,	20,000.00	20,000.00	23,600.00
Sharon,	4½s, 1919,	50,000.00	50,000.00	52,500.00
Great Northern:—				
Eastern of Minn.,	5s, 1908,	180,000.00	180,000.00	193,500.00
"	4s, 1948,	100,000.00	100,000.00	107,500.00
St. Paul, Minn. & Manitoba,	6s, 1909,	200,000.00	200,000.00	229,000.00
" " Dakota Ext.,	6s, 1910,	200,000.00	200,000.00	230,000.00
" " Consol.,	4½s, 1933,	200,000.00	200,000.00	226,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Great Northern:—			
St. P., Minn. & M., Consol, 6s, 1933, \$	50,000.00	50,000.00	68,000.00
Willmar & Sioux Falls, 5s, 1938,	100,000.00	100,000.00	123,000.00
Ill. Central: Kankakee Div., 5s, 1921,	80,000.00	80,000.00	84,800.00
Main Division, 3½s, 1951,	50,000.00	45,750.00	50,000.00
Springfield " 3½s, 1951,	250,000.00	250,000.00	250,000.00
Western Lines, 4s, 1951,	120,000.00	120,000.00	133,730.00
Chic., St. Louis & N. O., 3½s, 1951,	300,000.00	300,000.00	300,000.00
" " " " 5s, 1951,	60,000.00	60,000.00	75,000.00
Minneapolis & St. Louis: 1st Mt., 7s, 1907,	39,000.00	39,000.00	43,680.00
First Consol., 5s, 1934,	100,000.00	100,000.00	122,000.00
Iowa Extension, 7s, 1909,	80,000.00	80,000.00	85,400.00
Minneapolis & Duluth, 7s, 1907,	68,000.00	68,000.00	76,160.00
Pacific Extension, 6s, 1921,	37,000.00	37,000.00	44,760.00
Southwestern Extension, 7s, 1910,	35,000.00	35,000.00	42,350.00
Missouri Pac.: Pac. of Mo., 4s, 1938,	50,000.00	50,000.00	51,500.00
N. Y. Central & Hud. River, 5s, 1904,	161,000.00	161,000.00	165,880.00
Detroit, Monroe & Toledo, 7s, 1906,	25,000.00	25,000.00	28,000.00
Detroit & Bay City, 5s, 1931,	100,000.00	100,000.00	127,000.00
Grand River Valley, 6s, 1909,	50,000.00	50,000.00	56,000.00
Joliet & No. Indiana, 7s, 1907,	100,000.00	100,000.00	115,000.00
Kalamazoo & So. Haven, 5s, 1939,	50,000.00	50,000.00	61,500.00
Kalamazoo & White Pigeon, 5s, 1940,	41,000.00	41,000.00	50,430.00
Mahoning Coal, 5s, 1934,	100,000.00	100,000.00	121,000.00
McKeesp't & Belle Vernon, 6s, 1918,	38,000.00	38,000.00	47,500.00
Norwood & Montreal, 5s, 1916,	25,000.00	25,000.00	28,750.00
Pitts., McKeesp't & Yough. 6s, 1932,	150,000.00	150,000.00	210,000.00
Utica & Black River, 4s, 1923,	150,000.00	150,000.00	162,000.00
N. Y., N. H. & Hartford, 4s, 1903,	97,000.00	97,000.00	97,970.00
Debenture, 4s, 1908,	20,000.00	20,000.00	45,000.00
Danbury & Norwalk, 5s, 1920,	100,000.00	100,000.00	120,000.00
Har. River & Portchester, 6s, 1903,	100,000.00	100,000.00	105,000.00
N. Y. & New England, 6s, 1905,	10,000.00	10,000.00	10,500.00
" " " " 7s, 1905,	25,000.00	25,000.00	26,750.00
Penn.: Ashtabula & Pitts., 6s, 1908,	16,000.00	16,000.00	17,920.00
Bald Eagle Valley, 6s, 1910,	24,000.00	24,000.00	25,200.00
Cleveland & Pittsburgh, 4½s, 1942,	50,000.00	50,000.00	60,500.00
" " " " 3½s, 1948,	100,000.00	100,000.00	102,000.00
Elmira & Williamsport, 6s, 1910,	40,000.00	40,000.00	46,400.00
Erie & Pittsburgh, Gen., 3½s, 1940,	200,000.00	200,000.00	202,000.00
Little Miami, 5s, 1912,	95,000.00	95,000.00	106,400.00
Pitts., Ft. Wayne & Chic., 7s, 1912,	45,000.00	45,000.00	58,500.00
Sunbury & Lewiston, 4s, 1936,	85,000.00	85,000.00	89,250.00
Terre Haute & Indianap., 5s, 1925,	250,000.00	250,000.00	275,000.00
United N. J. & Canal, 4s, 1929,	100,000.00	100,000.00	111,000.00
" " " " 4s, 1944,	150,000.00	150,000.00	171,000.00
Peoria & Pekin Union, 6s, 1921,	100,000.00	100,000.00	125,000.00

Totals, ... \$10,773,500.00 10,697,081.25 12,302,045.00

SOCIETY FOR SAVINGS, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
300 shares	Ætna National, Hartford,	\$ 30,000.00	30,000.00	57,000.00
400 "	American " "	20,000.00	20,000.00	30,000.00
296 "	Charter Oak " "	29,600.00	29,527.50	29,600.00
40 "	Conn. Tr. & S. D. Co., "	4,000.00	4,000.00	8,000.00
250 "	Farm. & Mech. Nat., "	25,000.00	25,000.00	81,250.00
70 "	First " "	7,000.00	7,000.00	9,100.00
315 "	Hartford " "	31,500.00	31,500.00	42,525.00
50 "	Hartford Trust Co., "	5,000.00	5,000.00	8,250.00
700 "	National Exchange, "	35,000.00	35,000.00	45,500.00
250 "	Phoenix National, "	25,000.00	25,000.00	31,250.00
123 "	State, " "	12,300.00	11,800.00	15,990.00
75 "	First National, Litchfield,	7,500.00	7,500.00	7,500.00
50 "	" " Meriden,	5,000.00	5,000.00	10,000.00
60 "	" " Norwich,	6,000.00	6,000.00	6,000.00
100 "	Home " Meriden,	10,000.00	10,000.00	12,500.00
41 "	Merchants National, Norwich,	4,100.00	4,100.00	4,715.00
66 "	Meriden " Meriden,	6,600.00	6,600.00	6,600.00
100 "	Waterbury " Waterbury,	5,000.00	5,000.00	8,000.00
85 "	American Ex. Nat., New York,	8,500.00	8,500.00	23,800.00
25 "	Central " "	2,500.00	2,500.00	5,000.00
25 "	First " "	2,500.00	2,500.00	30,000.00
100 "	Mechanics " "	2,500.00	2,500.00	7,000.00
20 "	Metropolitan " "	2,000.00	140.00	0
	(In Liquidation.)			
240 "	Phenix National, "	4,800.00	4,480.00	7,200.00
Totals,		\$ 291,400.00	288,647.50	426,780.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	45,090; total amount, \$3,481,893.59
2	Number of depositors having \$1,000 and not over \$2,000,	8,908; total amount, 5,489,515.57
3	Number of depositors having over \$2,000 and not over \$10,000,	2,406; total amount, 9,200,984.15
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	51,404; total deposits, \$28,172,393.31
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 6,378; number closed, 4,326; increase, 2,047.	
8	Amount deposited, including interest credited, during the past year,	4,308,777.97
9	Amount withdrawn during the past year,	2,952,594.90
10	Amount of increase,	1,351,183.07

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received during the past year was . . .	\$1,106,319.39
12	Total expenses, including salaries, during the past year, were . . .	86,156.20
13	State tax during the past year was . . .	52,386.04
14	Dividends the past year:	
	2 per cent. paid Dec. 1, 1901; amount, \$421,285.12	
	2 per cent. paid June 1, 1902; amount, 434,011.13—	855,296.25
15	Net amount of premiums charged off the past year, . . .	199,271.90
16	Total amount of loans of every description charged off the past year, . . .	0
17	Amount of past due paper at this time is . . .	0
18	Net amount carried to surplus during the past year was . . .	1,357.80
19	Amount of assets yielding no income the past year, . . .	13,421.05
20	Loans on real estate—are they all first mortgages? . . .	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	109,800.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	75,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	2½
25	Net income from foreclosed real estate during the past year, . . .	709.42
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.—President, Francis B. Cooley; Treasurer, A. E. Hart; Assistant Treasurer, Sidney W. Crofut; Second Assistant Treasurer, C. T. Millard; Vice-Presidents, Drayton Hillyer, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, George L. Chase, Theodore Lyman, Jeremiah M. Allen, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Jacob L. Greene, Jonathan B. Bunce; Trustees, Francis B. Cooley, Meigs H. Whaples, James P. Taylor, A. E. Hart, Charles E. Gross, William B. Clark, James Nichols, George H. Day, William C. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham, Silas Chapman, Jr., Charles H. Northam, Lyman B. Brainard, Charles P. Lincoln, James M. Thomson, Francis Parsons, Arthur L. Shipman, George H. Burt, John R. Hills, John S. Camp, Sylvester C. Dunham, Charles P. Cooley.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$376,154.68	Whole amount of deposits, \$1,864,596.86	
Loans on collateral sec'y, . .	81,326.86	Surplus account, . . .	40,000.00
Loans on pers'l sec'y only, . .	11,978.00	Interest account, less cur-	
Town, city, and borough		rent expenses and taxes	
notes and orders, . . .	72,200.00	paid, ...	87,786.58
School district notes and			
orders, ...	5,000.00		
State warrants, ...	6,098.83		
Town, city, school district,			
and corporation bonds, . .	127,000.00		
Railroad bonds, ...	186,000.00		
Bank stocks in Connecticut, .	128,740.00		
Bank stocks in other States, .	81,600.00		
Real estate by foreclosure, .	15,458.29		
Banking house, ...	9,000.00		
Premium account, ...	58,181.69		
Cash in banks, ...	67,160.18		
Cash in vault, ...	16,490.41		
Total Assets, ...	\$1,442,888.89	Total Liabilities, ...	\$1,442,888.89

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Washington, ... \$	6,098.83	6,098.83	6,098.83
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Bristol, ... \$	25,000.00	25,000.00	25,000.00
" Cheshire, ...	1,500.00	1,500.00	1,500.00
" Plainville, ...	8,000.00	8,000.00	8,000.00
" Wallingford, ...	10,000.00	10,000.00	10,000.00
Borough of Wallingford, ...	9,200.00	9,200.00	9,200.00
" Southington, ...	18,500.00	18,500.00	18,500.00
Center School District, Wallingford, ...	5,000.00	5,000.00	5,000.00
Totals, ... \$	77,200.00	77,200.00	77,200.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Bristol,	4s, 1911,	\$ 5,000.00	5,000.00	5,150.00
Cincinnati, O.,	7s, 1904,	4,000.00	4,000.00	4,280.00
"	7s, 1908,	16,000.00	16,000.00	19,040.00
"	6s, 1909,	4,000.00	4,000.00	4,640.00
Duluth, Minn.,	4s, 1920,	5,000.00	5,000.00	5,100.00
Louisville, Ky.,	4s, 1928,	5,000.00	5,000.00	5,500.00
Los Angeles, Cal.,	4s, 1906,	6,000.00	6,000.00	6,080.00
Minneapolis, Minn.,	4s, 1920,	5,000.00	5,000.00	5,500.00
Newark, N. J.,	4s, 1923,	5,000.00	5,000.00	5,600.00
New Haven, Conn.,	3½s, 1923,	10,000.00	10,000.00	10,000.00
Portland,	4s, 1905,	5,000.00	5,000.00	5,075.00
Pueblo, Col.,	5s, 1912,	5,000.00	5,000.00	5,400.00
Portland, Ore.,	5s, 1922,	10,000.00	10,000.00	12,100.00
St. Paul, Minn.,	5s, 1909,	5,000.00	5,000.00	5,500.00
"	4s, 1920,	5,000.00	5,000.00	5,500.00
Toledo, O.,	4s, 1922,	5,000.00	5,000.00	5,450.00
Trenton, N. J.,	4s, 1903,	9,000.00	9,000.00	9,180.00
West Hartford, Conn.,	4s, 1920,	10,000.00	10,000.00	11,000.00
West Haven Union School,	4½s, 1909,	3,000.00	3,000.00	3,180.00
Woonsocket, R. I.,	4s, 1915,	5,000.00	5,000.00	5,250.00
Totals,		\$ 127,000.00	127,000.00	188,505.00
RAILROAD BONDS.				
Burlington, C. Rapids & Northern,	5s, 1906,	\$ 5,000.00	5,000.00	5,200.00
Burlington & Missouri River,	6s, 1918,	5,000.00	5,000.00	6,100.00
Chicago, Burlington & Quincy,	7s, 1903,	6,000.00	6,000.00	6,185.00
Chicago, Milwaukee & St. Paul :—				
Mineral Point,	5s, 1910,	15,000.00	15,000.00	16,200.00
Chic. & Pacific Western,	5s, 1921,	10,000.00	10,000.00	11,800.00
Dubuque,	6s, 1920,	5,000.00	5,000.00	6,500.00
Chicago & Northwestern :—				
Menominee,	7s, 1911,	10,000.00	10,000.00	12,500.00
Chicago & Tomah,	6s, 1905,	10,000.00	10,000.00	10,600.00
Northwestern Union,	7s, 1917,	15,000.00	15,000.00	20,850.00
Chicago, Rock Island & Pacific,	4s, 1988,	25,000.00	25,000.00	27,000.00
Dakota & Great Southern,	5s, 1916,	10,000.00	10,000.00	11,200.00
Evansville & Terre Haute,	5s, 1930,	5,000.00	5,000.00	5,000.00
Illinois Central, Western Lines,	4s, 1951,	5,000.00	5,000.00	5,400.00
Iowa Falls & Sioux City,	7s, 1917,	15,000.00	15,000.00	20,550.00
N. Y. Central & Hudson River,	7s, 1903,	10,000.00	10,000.00	10,800.00
Pittsb'g, McKeesport & Yough'y,	6s, 1922,	5,000.00	5,000.00	6,850.00
Portland & Rumford Falls,	4s, 1926,	5,000.00	5,000.00	5,200.00
St. Paul, Minn. & Manitoba,	6s, 1910,	5,000.00	5,000.00	5,750.00
Minneapolis & St. Louis,	4s, 1949,	15,000.00	15,000.00	15,600.00
" " " "	6s, 1921,	5,000.00	5,000.00	6,400.00
Totals,		\$ 186,000.00	186,000.00	215,185.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
20 shares	Nat'l Exchange,	Hartford,		\$	1,000.00	1,000.00	1,300.00
22 "	Ætna	Nat'l,	"		2,200.00	2,200.00	4,180.00
31 "	Charter Oak	"	"		3,100.00	3,100.00	2,945.00
64 "	First	"	"		6,400.00	6,400.00	8,640.00
175 "	American	"	"		8,750.00	8,750.00	12,687.50
6 "	Farm. & Mech.	"	"		600.00	600.00	750.00
16 "	Phoenix	"	"		1,600.00	1,600.00	2,000.00
32 "	City,	"	"		3,200.00	3,200.00	2,880.00
144 "	Yale	"	New Haven,		14,400.00	14,400.00	19,008.00
110 "	Merchants	"	"		5,500.00	5,500.00	7,150.00
35 "	Nat. Tradesmens,	"	"		3,500.00	3,500.00	5,600.00
264 "	New Haven Co.	"	"		2,640.00	2,640.00	3,960.00
28 "	Second	"	"		2,800.00	2,800.00	5,460.00
10 "	Middletown	"	"		750.00	750.00	1,000.00
80 "	Middlesex Co.	"	Middletown,		3,000.00	3,000.00	3,000.00
80 "	First	"	"		3,000.00	3,000.00	3,000.00
10 "	Columbia Trust Co.,	"	"		1,000.00	1,000.00	1,000.00
36 "	First	Nat'l,	Norwich,		3,600.00	3,600.00	3,600.00
50 "	Thames	"	"		5,000.00	5,000.00	8,000.00
64 "	First	"	Meriden,		6,400.00	6,400.00	12,800.00
128 "	Home	"	"		12,800.00	12,800.00	16,000.00
107 "	Meriden	"	"		10,700.00	10,700.00	10,700.00
41 "	Birmingham	"	"		4,100.00	4,100.00	6,765.00
65 "	New Britain	"	"		6,500.00	6,500.00	9,750.00
50 "	Mechanics	"	New Britain,		5,000.00	5,000.00	6,500.00
50 "	Union,	"	New London,		5,000.00	5,000.00	5,000.00
62 "	Southington	"	"		6,200.00	6,200.00	6,200.00
100 "	Nat. Commerce,	"	New York,		10,000.00	10,000.00	34,500.00
176 "	Amer. Exchange	"	"		17,600.00	17,600.00	48,400.00
50 "	Merchants	"	"		2,500.00	2,500.00	4,500.00
10 "	Nat. Shoe & Leather,	"	"		1,000.00	1,000.00	1,600.00
5 "	First National,	"	"		500.00	500.00	4,000.00
Totals.					\$ 160,340.00	160,340.00	262,875.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,269; total amount,	\$394,945.24
2	Number of depositors having \$1,000 and not over \$2,000,	215; total amount,	291,957.79
3	Number of depositors having over \$2,000 and not over \$10,000,	153; total amount,	539,650.46
4	Number of depositors having over \$10,000,	10; total amount,	188,048.87
5	Total number of depositors,	2,647; total deposits,	\$1,864,596.86

SOUTHINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$20,783.72
7	Number of accounts opened during the past year, 857; number closed, 216; increase, 141.	
8	Amount deposited, including interest credited, during the past year,	237,188.73
9	Amount withdrawn during the past year,	169,558.10
10	Amount of increase,	67,635.63
11	Amount of income received during the past year was	65,698.58
12	Total expenses, including salaries, during the past year, were	4,516.07
13	State tax during the past year was	2,668.08
14	Dividends the past year:	
	2 per cent. paid Jan. 1902; amount,	\$25,427.51
	2 per cent. paid July 1902; amount,	26,802.86—
15	Net amount of premiums charged off the past year,	51,729.87
16	Total amount of loans of every description charged off the past year,	4,568.50
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income the past year,	2,216.06
20	Loans on real estate — are they all first mortgages?	3,200.00
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	39,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	7,000.00
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June.	0
27	Date of annual meeting to elect President, Treasurer, and other officers, June.	

OFFICERS.—President, M. H. Holcomb; Treasurer, L. B. Neal; Directors or Trustees: Amon Bradley, Geo. B. Finch, C. D. Barnes, M. N. Woodruff, J. H. Pratt, W. H. Cummings, E. P. Hotchkiss, C. H. Clark.

SOUTH NORWALK SAVINGS BANK.

GEORGE F. BEARSE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, .	\$551,918.00	Whole amount of deposits, \$1,233,190.57	
Loans on collateral security, .	85,706.69	Surplus account, .	60,000.00
Loans on personal sec'y only, .	5,000.00	Interest account, less current expenses and taxes paid, .	19,123.22
Town, city, and borough notes and orders, .	12,000.00	Profit and loss account, .	20,172.62
School district notes and orders, .	86,050.00	Rent account, .	517.62
Town, city, school district, and corporation bonds, .	270,026.63		
Railroad bonds, .	232,000.00		
Bank stocks in Connecticut, .	6,100.00		
Real estate by foreclosure, .	14,125.77		
Banking house, .	18,100.00		
Insurance and taxes advanced on real estate mortgaged, .	63.94		
Premium account, .	84,000.00		
Cash in banks, .	65,898.47		
Cash in vault, .	2,014.53		
Total Assets, .	\$1,338,004.08	Total Liabilities, .	\$1,338,004.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of South Norwalk, Conn., ... \$	12,000.00	12,000.00	12,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
South Norwalk Union school district, . . \$	27,000.00	27,000.00	27,000.00
South Five-Mile River " "	7,700.00	7,700.00	7,700.00
Middle " " " "	1,850.00	1,850.00	1,850.00
Totals, ... \$	36,050.00	36,050.00	36,050.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Los Angeles, Cal., ... 4s, 1903-1904, \$	2,000.00	2,000.00	2,000.00
" " " " 4½s, 1904-1907, .	4,000.00	4,000.00	4,080.00
" " " " 5s, 1904, ...	4,000.00	4,000.00	4,080.00
San Diego, " 4½s, 1905-1906, .	10,000.00	10,000.00	10,235.00
City of Danbury, Conn., 4s, 1927-1929, .	15,000.00	15,000.00	15,900.00

SOUTH NORWALK SAVINGS BANK.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.				
City of South Norwalk, Conn., 4s, 1913,	\$	10,000.00	10,000.00	10,800.00
Town of Lyme, " 4s, 1918,		15,000.00	15,000.00	15,650.00
18th sch. dist., Stonington, Ct., 4s, 1918,		15,000.00	15,000.00	15,650.00
Pueblo, Col., 4½s, 1907,		10,000.00	10,000.00	10,360.00
" " 5s, 1907,		5,000.00	5,000.00	5,250.00
South Denver, " 6s, 1906,		3,000.00	3,000.00	3,225.00
Denver, " 4s, 1904,		10,000.00	9,637.50	10,000.00
Colorado Springs, " 4s, 1917,		20,000.00	20,000.00	20,650.00
Sioux City, Iowa, 5s, 1899-1912,		5,500.00	5,500.00	5,500.00
Council Bluffs, " 4½s, 1918,		3,000.00	3,000.00	3,025.00
South Bend, Ind., 6s, 1903-1904,		800.00	800.00	800.00
Topeka, Kan., 5s, 1913,		10,000.00	10,000.00	11,200.00
Kansas City, " 6s, 1915,		10,000.00	10,000.00	12,450.00
Wichita, " 6s, 1921,		9,000.00	9,000.00	11,700.00
Omaha, Neb., 4s, 1918,		2,000.00	2,000.00	2,060.00
" " 5s, various,		25,100.00	25,100.00	26,050.00
Paterson, N. J., 5s, 1904,		10,000.00	10,000.00	10,180.00
Columbus, Ohio, 5s, 1904,		1,000.00	1,000.00	1,000.00
Youngstown, " 6s, 1902,		700.00	700.00	700.00
Portland, Ore., 5s, 1905-1908,		14,000.00	14,000.00	16,800.00
" " 6s, 1905-1908,		46,289.13	46,289.13	48,775.00
Spokane, Wash., 5s, 1914,		10,000.00	10,000.00	11,900.00
Totals,	\$	270,839.13	270,026.63	288,920.00
RAILROAD BONDS.				
St. Paul, Minn. & Manitoba, 4½s, 1933,	\$	20,000.00	20,000.00	22,500.00
" " " 6s, 1933,		32,000.00	32,000.00	43,500.00
" " " Dak. Ex., 6s, 1910,		7,000.00	7,000.00	8,050.00
Eastern R. R., of Minn., Nor. Div., 4s, 1948,		10,000.00	10,000.00	10,600.00
Montana Central, 5s, 1937,		5,000.00	5,000.00	6,150.00
" " 6s, 1937,		25,000.00	25,000.00	34,000.00
Chic., Milwaukee & St. Paul, 4s, 1939,		10,000.00	10,000.00	11,400.00
Wis. & Minn., 5s, 1921,		15,000.00	15,000.00	17,625.00
Wisconsin Valley, 7s, 1909,		5,000.00	5,000.00	5,950.00
Peoria & Pekin Union, 6s, 1921,		10,000.00	10,000.00	12,200.00
St. Paul & Sioux City, 6s, 1919,		15,000.00	15,000.00	19,275.00
Burlington, Cedar R. & Northern, 5s, 1906,		5,000.00	5,000.00	5,200.00
Chicago & Eastern Ill., 5s, 1937,		35,000.00	35,000.00	43,225.00
Chicago & Indiana Coal, 5s, 1936,		10,000.00	10,000.00	12,900.00
Minneapolis & St. Louis, 5s, 1934,		10,000.00	10,000.00	12,200.00
Buffalo & Susquehanna, 4s, 1951,		3,000.00	3,000.00	3,000.00
Baltimore & Harrisburg, 5s, 1936,		5,000.00	5,000.00	6,100.00
Ashland Coal & Iron, 4s, 1925,		10,000.00	10,000.00	10,500.00
Totals,	\$	232,000.00	232,000.00	263,675.00

SOUTH NORWALK SAVINGS BANK.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
61 shares City Nat'l, South Norwalk,	\$ 6,100.00	6,100.00	9,150.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, ...	4,515; total amount,	\$683,880.77
2	Number of depositors having \$1,000 and not over \$2,000, ...	262; total amount,	854,239.83
3	Number of depositors having over \$2,000 and not over \$10,000, ...	95; total amount,	245,069.98
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	4,872; total deposits,	\$1,233,190.57
6	Largest amount due a single depositor, ...		4,259.43
7	Number of accounts opened during the past year, 798; number closed, 440; increase, 358.		
8	Amount deposited, including interest credited, during the past year, ...		444,228.85
9	Amount withdrawn during the past year, ...		267,266.73
10	Amount of increase, ...		176,957.13
11	Amount of income received during the past year was		65,088.90
12	Total expenses, including salaries, during the past year, were		5,613.32
13	State tax during the past year was		2,465.06
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1902; amount, ...	\$20,162.61	
	2 per cent. paid July 1, 1902; amount, ...	21,778.23—	41,940.84
15	Net amount of premiums charged off the past year, ...		12,726.06
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		10,984.74
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,761.07
19	Amount of assets yielding no income the past year, ...		5,000.00
20	Loans on real estate — are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		40,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		43,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...		About 4%
25	Net income from foreclosed real estate during the past year, ...		526.23
26	Date of annual meeting of Incorporators to elect Trustees or Directors, in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, in July.		

OFFICERS.— President, Alden Solmans; Treasurer, George F. Bearse; Directors or Trustees: Alden Solmans, John H. Ferris, John H. Knapp, Henry I. Smith, Edward Beard, John H. Light, Josiah R. Marvin, George F. Bearse, Henry Seymour.

SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1884.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$219,948.00	Whole amount of deposits,	\$809,678.63
Loans on collateral security,	28,147.92	Surplus account,	24,000.00
Town and city notes,	18,000.00	Interest account, less cur-	
Town, city, school district,		rent expenses and taxes	
and corporation bonds,	255,000.00	paid,	51,812.37
Railroad bonds,	329,000.00		
Bank stocks in Connecticut,	8,100.00		
Banking house,	5,000.00		
City Savings Bank, Bridgeport,	2,459.99		
Bridgeport Sav. Bk.,	3,360.90		
Cash in banks,	13,800.70		
Cash in vault,	3,173.49		
Total Assets,	\$885,491.00	Total Liabilities,	\$885,491.00

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORA- TION BONDS.						
Brooklyn,	City,	7s,	1915,	\$ 1,000.00	1,000.00	1,400.00
Boston,	"	4s,	1912,	8,000.00	8,000.00	8,560.00
Cincinnati,	"	7s,	1904,	3,000.00	3,000.00	3,300.00
"	"	5s,	1910,	10,000.00	10,000.00	10,700.00
Chicago,	"	4s,	1915,	10,000.00	10,000.00	10,800.00
Cambridge,	"	4s,	1924,	1,000.00	1,000.00	1,140.00
"	"	4s,	1912,	1,000.00	1,000.00	1,070.00
Dayton,	"	5s,	1909,	22,000.00	22,000.00	25,080.00
"	"	5s,	1911,	25,000.00	25,000.00	29,000.00
Denver,	"	4s,	1904,	5,000.00	5,000.00	5,000.00
Danbury,	"	4s,	1935,	5,000.00	5,000.00	5,400.00
"	"	4s,	1938,	5,000.00	5,000.00	5,450.00
Danbury,	Town,	3½s,	1932,	10,000.00	10,000.00	10,500.00
Hartford,	City,	3½s,	1926,	2,000.00	2,000.00	2,080.00
"	"	4s,	1917,	2,000.00	2,000.00	2,160.00
Kansas,	"	4½s,	1915,	10,000.00	10,000.00	11,200.00
"	"	5s,	1908-18,	20,000.00	20,000.00	22,000.00
Lowell,	"	4s,	1920,	2,000.00	2,000.00	2,200.00
Omaha,	"	5s,	1904,	15,000.00	15,000.00	15,600.00
"	"	5s,	1909,	10,000.00	10,000.00	10,700.00
Paterson,	"	4½s,	1910,	5,000.00	5,000.00	5,450.00
Portland,	"	5s,	1925,	10,000.00	10,000.00	12,000.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.— CONTINUED.						
Pawtucket,	City,	4s,	1984,	\$ 10,000.00	10,000.00	11,500.00
Toledo,	"	8½s,	1980,	5,000.00	5,000.00	5,800.00
Bethel,	Town,	4s,	1919,	4,000.00	4,000.00	4,200.00
Bristol,	"	4s,	1904,	2,000.00	2,000.00	2,020.00
"	"	4s,	1907,	3,000.00	3,000.00	3,060.00
"	"	4s,	1910,	3,000.00	3,000.00	3,090.00
"	"	4s,	1913,	3,000.00	3,000.00	3,120.00
"	"	4s,	1916,	2,000.00	2,000.00	2,100.00
New Hartford,	"	8½s,	1921,	10,000.00	10,000.00	10,300.00
Stonington,	"	4s,	1918,	10,000.00	10,000.00	10,500.00
Windham,	"	4s,	1925,	10,000.00	10,000.00	11,200.00
Windsor Locks,	"	4s,	1929,	10,000.00	10,000.00	11,000.00
"	"	4s,	1919,	1,000.00	1,000.00	1,050.00
Totals,				\$ 255,000.00	255,000.00	279,310.00
RAILROAD BONDS.						
Atch., Topeka & Santa Fé,		4s,	1995,	\$ 8,000.00	8,000.00	8,320.00
Illinois Central,		8½s,	1951,	40,000.00	40,000.00	42,400.00
Louisville Division,		8½s,	1953,	10,000.00	10,000.00	10,100.00
Ottumwa, Cedar Falls & St. Paul,		5s,	1909,	31,000.00	31,000.00	33,480.00
Terre Haute & Indianapolis,		5s,	1925,	25,000.00	25,000.00	26,500.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point,		5s,	1910,	18,000.00	18,000.00	19,440.00
Chic. & Pacific West. Div.,		5s,	1921,	15,000.00	15,000.00	17,850.00
Southwestern Div.,		6s,	1909,	20,000.00	20,000.00	22,925.00
Dubuque Div.,		6s,	1920,	6,000.00	6,000.00	7,942.50
New York, Lack. & Western,		6s,	1921,	10,000.00	10,000.00	13,200.00
Midland of New Jersey,		6s,	1910,	6,000.00	6,000.00	6,900.00
Delaware & Hudson Canal,		7s,	1917,	5,000.00	5,000.00	7,050.00
Northwestern Union,		7s,	1917,	19,000.00	19,000.00	26,790.00
Cedar Rapids & Mo. River,		7s,	1916,	1,000.00	1,000.00	1,380.00
Chicago, Burl. & Quincy:—						
Illinois Division,		8½s,	1949,	20,000.00	20,000.00	19,600.00
Nebraska Extension,		4s,	1927,	10,000.00	10,000.00	10,900.00
Chic., Rock Island & Pacific,		4s,	1988,	15,000.00	15,000.00	16,500.00
Minnesota & Iowa,		8½s,	1924,	13,000.00	13,000.00	13,390.00
Boyce Valley,		8½s,	1923,	12,000.00	12,000.00	12,345.00
St. Paul, Minneapolis & Manitoba,		4s,	1987,	5,000.00	5,000.00	5,250.00
Minneapolis & St. Louis,		4s,	1949,	20,000.00	20,000.00	21,100.00
Chicago & Alton,		3s,	1949,	20,000.00	20,000.00	17,100.00
Totals,				\$ 329,000.00	329,000.00	360,462.50

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
60 shares Central National, Middletown, . . . \$	4,500.00	4,500.00	5,040.00
16 " Norwalk " Norwalk, . . .	1,600.00	1,600.00	1,680.00
20 " Southport " Southport, . . .	2,000.00	2,000.00	4,000.00
Totals, ... \$	8,100.00	8,100.00	10,720.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, . . .	1,196; total amount,	\$277,505.64
2	Number of depositors having \$1,000 and not over \$2,000, . . .	155; total amount,	214,596.46
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	93; total amount,	291,555.48
4	Number of depositors having over \$10,000, . . .	2; total amount,	26,019.05
5	Total number of depositors, . . .	1,446; total deposits,	\$809,678.63
6	Largest amount due a single depositor, . . .		13,325.96
7	Number of accounts opened during the past year, 210; number closed, 177; increase, 33.		
8	Amount deposited, including interest credited, during the past year, . . .		133,844.42
9	Amount withdrawn during the past year, . . .		102,033.39
10	Amount of increase, . . .		31,811.03
11	Amount of income received during the past year was . . .		40,990.73
12	Total expenses, including salaries, during the past year, were . . .		5,061.80
13	State tax during the past year was . . .		1,797.23
14	Dividends the past year : . . .		
	2 per cent. paid Jan. 1, 1902; amount, . . .	\$15,180.94	
	2 per cent. paid July 1, 1902; amount, . . .	15,557.71—	30,738.65
15	Net amount of premiums charged off the past year, . . .		1,426.30
16	Total amount of loans of every description charged off the past year, . . .		0
17	Amount of past due paper at this time is . . .		0
18	Net amount carried to surplus, during the past year, was . . .		1,000.00
19	Amount of assets yielding no income the past year, . . .		0
20	Loans on real estate—are they all first mortgages? . . .		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .		14,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .		10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .		15,647.92

SOUTHPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, about July 1st.	
27	Date of annual meeting to elect President, Treasurer, and other officers, about July 1st.	

OFFICERS. — President, John H. Perry; Treasurer, Charles C. Perry; Directors or Trustees, S. C. Sherwood, A. O. Jennings, W. B. Meeker, Franklin Buckley, B. A. Bulkley, J. A. Gorham, S. W. Sherwood, John H. Perry, Charles C. Perry, Charles Jennings, C. O. Jelliff, E. M. Bulkley, H. N. Wakeman, H. H. Perry.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.— CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Eastern Railway of Minn., Nor. Div., 4s, 1948, \$	10,000.00	10,000.00	10,800.00
Montana Central, mtg., 6s, 1937,	10,000.00	10,000.00	13,500.00
Chic., St Paul, Minn. & Omaha, 6s, 1930,	10,000.00	10,000.00	13,800.00
Chic. & Eastern Ill., gen. cons. mtg., 5s, 1937,	10,000.00	10,000.00	12,800.00
Burlington, C. Rapids & Northern, 5s, 1934,	10,000.00	10,000.00	12,500.00
Totals,	\$ 169,500.00	169,500.00	199,235.00
BANK STOCKS.			
37 shares First National, Norwich, \$	3,700.00	3,000.00	3,700.00
55 " " " " " " " " " " " "	5,500.00	5,500.00	6,775.00
30 " " " " " " " " " " " "	3,000.00	3,000.00	3,800.00
9 " Rockville " " " " " " " " " "	900.00	900.00	990.00
10 " First " " " " " " " " " "	1,000.00	1,000.00	1,250.00
6 " Far. & Mec. " " " " " " " " " "	600.00	600.00	750.00
50 " Thames " " " " " " " " " "	5,000.00	7,500.00	8,000.00
Totals,	\$ 19,700.00	23,200.00	24,765.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,656; total amount,	\$314,466.85
2	Number of depositors having \$1,000 and not over \$2,000,	123; total amount,	158,283.01
3	Number of depositors having over \$2,000 and not over \$10,000,	55; total amount,	179,024.24
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,834; total deposits,	\$651,774.10
6	Largest amount due a single depositor,		6,181.54
7	Number of accounts opened during the past year, 282; number closed, 192; increase, 70.		
8	Amount deposited, including interest credited, during the past year,		180,132.47
9	Amount withdrawn during the past year,		112,828.44
10	Amount of increase,		17,804.03
11	Amount of income received during the past year was		31,056.40
12	Total expenses, including salaries, during the past year, were		2,808.89
13	State tax during the past year was		1,424.88
14	Dividends the past year:		
	1½ per cent. paid Jan. 1, 1902; amount,	\$10,907.80	
	1½ per cent. paid July 1, 1902; amount,	11,002.90—	21,910.20

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—
CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	Net amount of premiums charged off the past year, ...	\$1,000.00
16	Total amount of loans of every description charged off the past year, ...	5,000.00
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	1,081.00
19	Amount of assets yielding no income the past year, ...	225.00
20	Loans on real estate— are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	80,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	2,200.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.—President, Edwin C. Pinney ; Treasurer, Charles F. Harwood ; Directors or Trustees, Edwin C. Pinney, Joel H. Reed, Davis A. Baker, Lucius A. Aborn, Justice J. Ellis, Wm. G. Ellis, Marcus B. Fisk, George C. Parkess, Christopher Allen, James V. Squire, Charles F. Harwood.

THE STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,482,001.00	Whole amount of deposits, \$3,488,764.19	
Loans on collateral security, . . .	172,516.86	Surplus account, . . .	200,000.00
Loans on personal security only, ...	80,287.78	Interest account, less current expenses and taxes paid, ...	77,975.28
School district notes and orders, ...	2,860.00	Profit and loss account, . . .	45,659.40
State bonds, ...	2,000.00	Rent account, ...	1,865.67
Town, city, school district, and corporation bonds, . . .	234,500.00		
Railroad bonds, ...	1,471,000.00		
Bank stocks in Connecticut, . . .	60,200.00		
Real estate by foreclosure, . . .	58,542.97		
Banking house, ...	87,467.40		
Insurance and taxes advanced on real estate mortgaged, ...	246.41		
Premium account, ...	22,535.55		
Suspense account, ...	816.48		
Safe and furniture, ...	7,829.95		
Y. & Towne Mfg. Co. stock, . . .	8,400.00		
Cash in banks, ...	200,425.20		
Cash in vault, ...	28,184.99		
Total Assets, ...	\$3,814,264.54	Total Liabilities, ...	\$3,814,264.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Massachusetts, due 1985, 3%, ...	\$ 2,000.00	2,000.00	2,020.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Darien school committee, 4th district, . . .	\$ 2,050.00	2,050.00	2,050.00
Noroton school district, ...	810.00	810.00	810.00
Totals, ...	\$ 2,860.00	2,860.00	2,860.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Los Angeles, Cal., City, 4s, 1914-15, \$	12,000.00	12,000.00	12,600.00
Pueblo, Col., " 4½s, 1912-14,	10,000.00	10,000.00	10,700.00
" " " 5s, 1907-12,	5,000.00	5,000.00	5,100.00
Birmingham, Conn., Bor., 4s, 1908,	10,000.00	10,000.00	10,250.00
Greenwich, " " 4s, 1922,	10,000.00	10,000.00	10,500.00
Norwalk, " " Reg., 4s, 1907,	20,000.00	20,000.00	20,400.00
Stamford, "Tn. hgh. sch., 4s, 1914-24,	20,000.00	20,000.00	21,400.00
Council Bluffs, Iowa, City, 6s, 1905-15,	1,000.00	1,000.00	1,070.00
" " " " sewer, 6s, 1904-14,	7,500.00	7,500.00	8,025.00
" " " " pav'g, 6s, 1904-14,	3,000.00	3,000.00	3,210.00
Wichita, Kan., " 6s, 1915,	20,000.00	20,000.00	23,200.00
Bath, Me., " " 4s, 1911-21,	2,000.00	2,000.00	2,160.00
Kansas City, Mo., " 4½s, 1915,	15,000.00	15,000.00	16,800.00
St. Louis, Mo., " 6s, 1906,	15,000.00	15,000.00	16,500.00
Hoboken, N. J., " 4s, 1917,	10,000.00	10,000.00	10,900.00
Newark, " " 4s, 1922,	10,000.00	10,000.00	11,000.00
Omaha, Neb., " 4s, 1918,	5,000.00	5,000.00	5,150.00
Cincinnati, Ohio, " 7s, 1908,	11,000.00	11,000.00	13,200.00
Toledo, " " 4s, 1917,	5,000.00	5,000.00	5,250.00
" " " 3½s, 1930,	20,000.00	20,000.00	20,600.00
Johnstown, Pa., " 4s, 1904-24,	8,000.00	8,000.00	8,320.00
Pawtucket, R. I., " 4s, 1937,	10,000.00	10,000.00	11,100.00
Superior, Wis., " 6s, 1910,	5,000.00	5,000.00	5,000.00
Totals, ... \$	234,500.00	234,500.00	252,435.00
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906, \$	15,000.00	15,000.00	15,900.00
Ashland Coal & Iron, 4s, 1905-25,	19,000.00	19,000.00	19,950.00
Baltimore & Harrisburg, 5s, 1936,	40,000.00	40,000.00	48,000.00
Burl., Cedar Rapids & Nor., 5s, 1906,	11,000.00	11,000.00	11,522.50
Iowa Falls & N. W., 5s, 1921,	5,000.00	5,000.00	5,900.00
Chic., R. I. & P., gen. mtge., 4s, 1938,	150,000.00	150,000.00	164,250.00
Chicago & Northwestern:—			
Chicago & Tomah, 6s, 1905,	10,000.00	10,000.00	10,500.00
Madison Extension, 7s, 1911,	30,000.00	30,000.00	37,500.00
Menominee River, 7s, 1906,	20,000.00	20,000.00	22,600.00
M. L. S. & W., Ash. Div., 6s, 1925,	14,000.00	14,000.00	18,900.00
" " Cons'd. " 6s, 1921,	12,000.00	12,000.00	15,840.00
" " Mich. " 6s, 1924,	27,000.00	27,000.00	38,450.00
Northwest Union, 7s, 1917,	61,000.00	61,000.00	79,300.00
Ottm., Ced'r Falls & St. P., 5s, 1909,	20,000.00	20,000.00	21,300.00
Chi., Milwaukee & St. Paul:—			
Chic. & Pac., W. Div., 5s, 1921,	60,000.00	60,000.00	70,950.00
" " Division, 6s, 1910,	10,000.00	10,000.00	11,400.00
Chicago & Lake Superior, 5s, 1921,	10,000.00	10,000.00	11,725.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Dubuque, 6s, 1920, \$	35,000.00	35,000.00	44,800.00
Hastings and Dakota, 5s, 1910,	13,000.00	13,000.00	13,975.00
Mineral Point, 5s, 1910,	75,000.00	75,000.00	81,000.00
South West, 6s, 1909,	40,000.00	40,000.00	44,900.00
Terminals, 5s, 1914,	41,000.00	41,000.00	46,125.00
Wisconsin & Minnesota, 5s, 1921,	10,000.00	10,000.00	11,700.00
Wis. Valley, prior 1st mtg., 7s, 1909,	12,000.00	12,000.00	13,920.00
Chic., Burl. & Quincy, Ill. Div., 8½s, 1949,	25,000.00	25,000.00	24,750.00
Clearfield & Mahoning, 5s, 1943,	14,000.00	14,000.00	17,080.00
Delaware & Bound Brook, 7s, 1905,	9,000.00	9,000.00	9,900.00
Erie :—			
Cleve. & Mahoning Val., 5s, 1938,	10,000.00	10,000.00	12,500.00
Goshen & Deckertown, 6s, 1923,	21,000.00	21,000.00	27,300.00
Northern of New Jersey, 6s, 1917,	15,000.00	15,000.00	17,100.00
Sharon, 4½s, 1919,	13,000.00	13,000.00	14,170.00
Evans. & T. H., Sul. Co. Br., 5s, 1930,	34,000.00	34,000.00	38,880.00
Great Northern :—			
St. P., Minn. & Man., cons'd, 4½s, 1933,	66,000.00	66,000.00	74,250.00
" " Dakota, 6s, 1910,	10,000.00	10,000.00	11,575.00
" " East. of Minn., 5s, 1908,	10,000.00	10,000.00	10,500.00
" " " " reg., 4s, 1928-48,	45,000.00	45,000.00	48,487.50
" " Mon. Ex., 4s, 1937,	34,000.00	34,000.00	36,040.00
" " " " coup., 4s, 1937,	75,000.00	75,000.00	79,500.00
Ill. Central, Springfield Div., 8½s, 1951,	50,000.00	50,000.00	50,000.00
" " Western Div., 4s, 1951,	20,000.00	20,000.00	22,400.00
Minneapolis & St. Louis, 4s, 1949,	57,000.00	57,000.00	59,280.00
N. Y. Cen. & Hud. R., reg., 7s, 1903,	10,000.00	10,000.00	10,175.00
" Beech Creek, 4s, 1936,	15,000.00	15,000.00	16,200.00
" Mich. C., K. & S. H. reg., 5s, 1939,	10,000.00	10,000.00	11,600.00
N. Y., N. H. & Hartford, " 4s, 1903,	30,000.00	30,000.00	30,000.00
" " " conv. deb. coup., 4s, 1903-08,	20,000.00	20,000.00	45,000.00
Pennsylvania :—			
Erie & Pittsburg, 8½s, 1940,	25,000.00	25,000.00	25,250.00
Jeff. Madison & Inds., 7s, 1906,	3,000.00	3,000.00	3,240.00
L. Island, Stewart's Line, 4s, 1932,	10,000.00	10,000.00	10,000.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	27,500.00
Potomac Valley, 5s, 1941,	20,000.00	20,000.00	23,900.00
Staten Island, 4½s, 1943,	40,000.00	40,000.00	41,200.00
Tuscarora Valley, 5s, 1917,	15,000.00	15,000.00	16,500.00
Totals, ...	\$1,471,000.00	1,471,000.00	1,667,635.00
BANK STOCKS.			
18 shares Birmingham Nat., Birmingham, \$	1,300.00	1,300.00	2,145.00
45 " City " So. Norwalk,	4,500.00	4,500.00	7,200.00
84 " Danbury " Danbury,	3,400.00	3,400.00	3,400.00
14 " Farm. & Mech. " Hartford,	1,400.00	1,400.00	1,750.00
60 " First " Norwich,	6,000.00	6,000.00	6,000.00
88 " " " Stamford,	8,300.00	8,800.00	19,800.00

THE STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
89 shares Fairfield Co., Nat'l, Norwalk, \$	8,900.00	8,900.00	8,510.00
15 " Hurlbut, " Winsted,	1,500.00	1,500.00	2,250.00
77 " Nat. Pahquioque, Danbury,	7,700.00	7,700.00	7,700.00
22 " " Bank, Norwalk,	2,200.00	2,200.00	2,200.00
20 " Pequonnock Nat'l, Bridgeport,	2,000.00	2,000.00	3,000.00
25 " Second " New Haven,	2,500.00	2,500.00	4,875.00
500 " Stamford " Stamford,	15,000.00	15,000.00	25,000.00
Totals, ... \$	60,200.00	60,200.00	88,830.00
105 shares Yale & Towne Mfg. Co. stock, \$	10,500.00	8,400.00	8,000.00
Totals, ... \$	70,700.00	68,600.00	96,830.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,562; total amount, \$1,262,846.44	
2	Number of depositors having \$1,000 and not over \$2,000, .	563; total amount, 777,763.76	
3	Number of depositors having over \$2,000 and not over \$10,000, .	846; total amount, 1,260,643.33	
4	Number of depositors having over \$10,000,	14; total amount, 187,510.66	
5	Total number of depositors, ...	6,485; total deposits, \$3,488,764.19	
6	Largest amount due a single depositor, ...	23,357.86	
7	Number of accounts opened during the past year, 912; number closed, 620; increase, 292.		
8	Amount deposited, including interest credited, during the past year, ...	629,543.33	
9	Amount withdrawn during the past year, ...	453,186.60	
10	Amount of increase, ...	176,356.73	
11	Amount of income received during the past year was	172,354.85	
12	Total expenses, including salaries, during the past year, were	9,230.90	
13	State tax during the past year was	7,838.02	
14	Dividends the past year : 2 per cent. paid Oct., 1901; amount, \$63,680.18 2 per cent. paid Apr., 1902; amount, 64,870.81—	128,550.99	
	Paid out for premiums during past year, \$21,609.23.		
15	Amount of premiums charged off the past year, ...	20,000.00	
16	Total amount of loans of every description charged off the past year, ...	0	
17	Amount of past due paper at this time is	0	
18	Net amount carried to surplus, or profit and loss, during the past year, was	0	

THE STAMFORD SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

19	Amount of assets yielding no income the past year, ...	\$89,185.09
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	55,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	40,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	24,100.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	.0278%
25	Net income from foreclosed real estate during the past year, . .	1,461.72
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July.	

OFFICERS.— President, Geo. H. Hoyt; Vice-President, Chas. A. Hawley; Treasurer, Franklin Miller; Directors or Trustees: William W. Skiddy, Franklin Miller, Stephen E. Reed, Albert G. Weed, Charles H. Lounsbury, Dwight Waugh, William H. Judd, Amos M. Brush, Marcien Jenckes.

STATE SAVINGS BANK, HARTFORD.

MILES W. GRAVES, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$2,186,271.40	Whole amount of deposits,	\$4,871,652.29
Loans on collateral security,	188,450.00	Surplus account,	106,283.34
Loans on personal sec'y only,	8,600.00	Interest account, less current expenses and taxes paid,	26,803.01
Town, city, school district, and corporation bonds,	241,000.00		
Railroad bonds,	1,721,050.00		
Bank stocks in Connecticut,	267,290.00		
Real estate by foreclosure,	212,053.05		
Banking house,	84,000.00		
Cash in banks,	188,521.54		
Cash in vault,	10,502.65		
Total Assets,	\$5,004,738.64	Total Liabilities,	\$5,004,738.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Cincinnati, 7½s, 1906,	\$ 100,000.00	109,000.00	113,000.00
" " 7s, 1904,	2,000.00	2,000.00	2,100.00
" Toledo, 5s, 1903,	25,000.00	25,000.00	25,250.00
" Camden, 5s, 1908,	23,000.00	23,000.00	25,500.00
" Colorado Springs, 4s, 1917,	24,000.00	24,000.00	25,000.00
" Wilkesbarre, 3½s, 1919,	58,000.00	58,000.00	58,000.00
Totals,	\$ 282,000.00	241,000.00	248,850.00
RAILROAD BONDS.			
Albany & Susquehanna, 6s, 1906,	\$ 50,000.00	52,500.00	56,500.00
Ashland Coal & Iron, 4s, 1925,	10,000.00	10,000.00	10,500.00
Balt. & Cumberland Valley, ext., 6s, 1916,	50,000.00	57,500.00	67,000.00
Buffalo, New York & Erie, 7s, 1916,	125,000.00	152,500.00	165,000.00
Chicago & Northwestern:—			
Cedar Rapids & Mo. River, 7s, 1916,	70,000.00	86,000.00	97,300.00
Madison Extension, 7s, 1911,	54,000.00	62,500.00	70,200.00
Menominee " 7s, 1911,	54,000.00	62,500.00	70,200.00
Chicago, Milwaukee & St. Paul:—			
Dubuque, 6s, 1920,	20,000.00	22,000.00	26,200.00
Mineral Point, 5s, 1910,	40,000.00	40,000.00	43,600.00
Southwestern, 6s, 1909,	20,000.00	21,600.00	23,000.00
Chicago & Pacific, 6s, 1910,	10,000.00	10,800.00	11,500.00
Chicago & Pacific Western, 5s, 1921,	50,000.00	55,500.00	59,500.00
Wisconsin & Minnesota, 5s, 1921,	18,000.00	19,500.00	21,200.00
La Crosse & Davenport, 5s, 1919,	50,000.00	55,000.00	58,500.00
Fargo & Southern, 6s, 1924,	20,000.00	24,500.00	26,200.00

STATE SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chicago & Eastern Illinois,	5s,	1937,	\$	45,000.00	53,000.00	55,800.00
Chicago, Rock Island & Pacific,	6s,	1917,		8,000.00	9,000.00	11,650.00
" "	4s,	1988,		50,000.00	50,000.00	55,000.00
Chic., St. Louis & New Orleans,	5s,	1951,		78,000.00	95,000.00	100,600.00
Cincinnati, Hamilton & Dayton,	6s,	1941,		50,000.00	53,000.00	57,500.00
Dayton & Michigan,	5s,	1911,		25,000.00	25,750.00	27,000.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	21,000.00	22,500.00
Evansville & Terre Haute,	5s,	1930,		18,000.00	9,100.00	18,000.00
Fonda, Johnson & Gloversville,	6s,	1921,		10,000.00	11,000.00	13,200.00
Iowa Falls & Sioux City,	7s,	1917,		63,000.00	79,000.00	83,800.00
Joliet & Northern Indiana,	7s,	1907,		51,000.00	54,500.00	57,000.00
Morris & Essex,	7s,	1914,		30,000.00	35,000.00	40,500.00
New York & Long Branch,	4s,	1941,		50,000.00	50,000.00	56,000.00
Pittsburg, McKeesport & Y.,	6s,	1932,		20,000.00	24,000.00	27,700.00
Pere Marquette :—						
184 shares preferred stock,	4s,	....		18,400.00	21,000.00	40,000.00
Detroit, G. Rap. & West'n,	4s,	1941,		22,500.00		
Oswego & Rome,	7s,	1915,		41,000.00	49,000.00	53,700.00
Staten Island,	4½s,	1943,		100,000.00	100,000.00	110,000.00
St. Paul, Minn. & Manitoba,	6s,	1933,		100,000.00	134,000.00	138,500.00
" " "	4½s,	1933,		22,000.00	23,750.00	25,000.00
" Eastern Ry., Minn.,	5s,	1908,		25,000.00	25,000.00	27,000.00
" Dakota Extension,	6s,	1910,		50,000.00	55,000.00	57,500.00
Terre Haute & Logansport,	6s,	1910,		15,000.00	11,550.00	17,000.00
Totals,			\$	1,547,900.00	1,721,050.00	1,895,850.00
BANK STOCKS.						
88 shares Aetna	National, Hartford,	\$		8,300.00	10,865.00	16,100.00
440 " American	" "			22,000.00	28,400.00	33,000.00
40 " Charter Oak	" "			4,000.00	4,000.00	4,000.00
140 " City,	" "			14,000.00	14,000.00	14,000.00
270 " Conn. Trust & S. D. Co.,	" "			27,000.00	36,400.00	51,300.00
20 " Conn. River Bkg. Co.,	" "			600.00	600.00	1,000.00
253 " First National,	" "			25,300.00	25,300.00	31,525.00
50 " Farmers & Mechanics Nat.,	" "			5,000.00	5,000.00	6,200.00
35 " Hartford	" "			8,500.00	11,000.00	11,700.00
600 " Mercantile	" "			5,400.00	600.00	600.00
50 " National Exchange	" "			2,500.00	2,500.00	3,500.00
110 " Phoenix	" "			11,000.00	13,000.00	13,750.00
20 " State,	" "			2,000.00	2,000.00	2,700.00
250 " Security Company,	" "			25,000.00	31,250.00	33,750.00
80 " Central Nat., Middletown,	" "			6,000.00	6,800.00	7,200.00
10 " Citizens " Waterbury,	" "			1,000.00	1,200.00	1,400.00
65 " Waterbury	" "			8,250.00	4,875.00	5,200.00
40 " First " Meriden,	" "			4,000.00	5,000.00	5,000.00
87 " Home " "	" "			6,700.00	8,000.00	8,375.00
35 " New Britain " New Britain,	" "			3,500.00	4,900.00	5,300.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.						
25	shares	First Nat.,	Litchfield, \$	2,500.00	2,500.00	2,500.00
60	"	First	Norwich,	6,000.00	6,000.00	6,000.00
250	"	Thames	"	25,000.00	36,000.00	40,000.00
300	"	New Haven County Nat.,	"	3,000.00	3,600.00	4,800.00
25	"	Southport	"	2,500.00	3,500.00	4,000.00
Totals, ...				\$ 224,050.00	267,290.00	315,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,836; total amount, \$1,869,015.16
2	Number of depositors having \$1,000 and not over \$2,000,	979; total amount, 1,394,153.76
8	Number of depositors having over \$2,000 and not over \$10,000,	490; total amount, 1,676,330.31
4	Number of depositors having over \$10,000,	1; total amount, 12,164.06
5	Total number of depositors,	9,806; total deposits, \$4,871,653.29
6	Largest amount due a single depositor,	12,164.06
7	Number of accounts opened during the past year, 1,004; number closed, 908; increase, 96.	
8	Amount deposited, including interest credited, during the past year,	1,078,536.77
9	Amount withdrawn during the past year,	1,002,888.86
10	Amount of increase,	75,697.91
11	Amount of income received during the past year was	249,185.05
12	Total expenses, including salaries, during the past year, were	10,191.04
13	State tax during the past year was	10,740.32
14	Dividends the past year:	
	1½ per cent. paid Feb. 1, 1902; amount,	\$31,183.71
	1½ per cent. paid Aug. 1, 1902; amount,	81,989.21—
15	Net amount of premiums charged off the past year,	163,173.93
16	Total amount of loans of every description charged off the past year,	40,914.36
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income the past year,	15,290.03
20	Loans on real estate—are they all first mortgages?	16,625.50
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	Yes
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	28,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	5,400.00
		48,400.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	4%
25	Net income from foreclosed real estate during the past year, . . .	\$8,887.48
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.— President, Samuel Taylor ; Treasurer, Miles W. Graves ; Directors or Trustees, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, George E. Hatch, Henry E. Taintor, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, Frederic W. Davis, John P. Wheeler, Egbert O. Weeks.

THE STONINGTON SAVINGS BANK.

DANIEL B. SPALDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$245,668.02	Whole amount of deposits,	\$678,107.02
Loans on collateral sec'ty,	27,155.00	Surplus account,	8,104.88
Loans on pers'l sec'y only,	18,950.00	Interest account, less cur-	
Railroad bonds,	56,729.58	rent expenses and taxes	
Bank stocks in Connecticut,	84,945.00	paid,	4,253.08
Real estate by foreclosure			
and otherwise,	210,012.59		
Cash in banks,	47,004.79		
Total Assets,	\$685,464.98	Total Liabilities,	\$685,464.98

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Chic. & Pac. Western Div.,	5s,	1921,	\$	12,000.00	11,729.58	14,160.00
Mineral Point Div.,	5s,	1910,		15,000.00	15,000.00	16,218.75
Mineral Range,	5s,	1981,		30,000.00	30,000.00	31,500.00
Totals,			\$	57,000.00	56,729.58	61,878.75
BANK STOCKS.						
32 shares City Bank,	Hartford, Conn.,		\$	3,200.00	3,200.00	3,200.00
20 " Danbury National,	Danbury,			2,000.00	2,000.00	2,000.00
120 " Pawcatuck "	Pawcatuck,			6,000.00	6,000.00	6,000.00
848 " First "	Stonington,			84,800.00	40,677.00	41,760.00
50 " Uncas "	Norwich,			5,000.00	5,000.00	5,500.00
150 " First "	"			15,000.00	15,000.00	15,000.00
39 " Thames "	"			3,900.00	5,868.00	6,240.00
33 " Second "	"			3,300.00	3,800.00	3,800.00
39 " Merchants "	"			3,900.00	3,900.00	4,875.00
Totals,			\$	77,100.00	84,945.00	87,875.00

THE STONINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,160; total amount,	\$222,580.74
2	Number of depositors having \$1,000 and not over \$2,000,	121; total amount,	166,087.54
3	Number of depositors having over \$2,000 and not over \$10,000,	67; total amount,	241,100.25
4	Number of depositors having over \$10,000,	8; total amount,	43,388.49
5	Total number of depositors,	1,351; total deposits,	\$673,107.02
6	Largest amount due a single depositor,		17,960.10
7	Number of accounts opened during the past year, 16; number closed, 23; decrease, 6,		
8	Amount deposited, including interest, credited during the past year,		43.50
9	Amount withdrawn during the past year (October 1, 1901, to October 3, 1901, inclusive),		1,139.89
10	Amount of decrease,		1,095.89
11	Amount of income received during the past year was		80,780.18
12	Total expenses, including salaries, during the past year, were		4,147.15
13	State tax during the past year was		1,220.18
	Dividends the past year :—		
	per cent. ;	amount,	0
	per cent. ;	amount,	0
15	Net amount of premiums charged off the past year,		5,800.16
16	Total amount of loans of every description charged off the past year,		80,635.42
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		12,200.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		9,600.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,964.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		77/100%
25	Net income from foreclosed real estate during the past year,		1,629.80
26	Date of annual meeting of Incorporators to elect Trustees or Directors, June 27, 1902.		
27	Date of annual meeting to elect President, Treasurer, and other officers, June 27, 1902.		

OFFICERS.—President, Richard A. Wheeler; Treasurer, Daniel B. Spalding; Directors or Trustees, Richard A. Wheeler, Moses A. Pendleton, George H. Robinson, George E. Grinnell, Daniel B. Spalding, Oscar F. Pendleton, Horace N. Pendleton.

SUFFIELD SAVINGS BANK.

MARTIN H. SMITH, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1903.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$178,990.00	Whole amount of deposits, . . .	\$311,118.74
Loans on collateral security, . . .	25,323.65	Surplus account, . . .	21,550.23
Loans on personal sec'y only, . . .	17,700.00	Interest account, less current expenses and taxes paid, . . .	5,655.29
Town, city, and borough notes and orders, . . .	13,000.00		
Railroad bonds, . . .	41,000.00		
Railroad stocks, . . .	450.00		
Bank stocks in Connecticut, . . .	46,956.00		
Premium account, . . .	8,961.77		
Cash in banks, . . .	5,942.84		
Total Assets, . . .	\$388,324.26	Total Liabilities, . . .	\$388,324.26

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Suffield Note, ... \$	13,000.00	13,000.00	13,000.00
RAILROAD STOCKS.			
Hartford & Connecticut Western, ... \$	450.00	450.00	450.00
RAILROAD BONDS.			
Rome, Watertown & Ogdensburg, 5s, 1922, \$	5,000.00	5,000.00	6,425.00
Chicago & Northwestern, 6s, 1929,	3,000.00	3,000.00	4,035.00
Cedar Rapids, 7s, 1916,	5,000.00	5,000.00	7,500.00
Chicago, Rock Island & Pacific, 4s, 1988,	5,000.00	5,000.00	5,250.00
Central New Jersey, 5s, 1987,	5,000.00	5,000.00	6,666.66
St. Paul, Minn. & Manitoba, 6s, 1983,	5,000.00	5,000.00	7,112.50
Chicago & Eastern Illinois, 6s, 1931,	2,000.00	2,000.00	2,765.00
" " " 5s, 1937,	5,000.00	5,000.00	6,175.00
St. Paul, Minn. & Manitoba, 6s, 1938,	6,000.00	6,000.00	8,535.00
Totals, ... \$	41,000.00	41,000.00	54,464.16
BANK STOCKS.			
144 shares First National, Suffield, \$	14,400.00	14,400.00	21,600.00
44 " " " Hartford,	4,400.00	4,400.00	5,104.00
48 " City, " "	4,800.00	4,800.00	4,800.00
50 " Hartford " "	5,000.00	5,000.00	6,966.00
9 " Mercantile " "	81.00	81.00	81.00
25 " Phoenix " "	2,500.00	2,500.00	3,075.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
40 shares	Conn. River,	Hartford,	\$	1,200.00	1,200.00	1,800.00
10 "	Exchange National,	"		500.00	500.00	680.00
15 "	American	"		750.00	750.00	1,170.00
7 "	Merchants	Norwich,		700.00	700.00	758.00
10 "	First	Middletown,		1,000.00	1,000.00	1,050.00
15 "	Middletown	"		1,125.00	1,125.00	1,650.00
20 "	First	Thomaston,		2,000.00	2,000.00	2,160.00
25 "	Manufacturers	Waterbury,		2,500.00	2,500.00	3,250.00
50 "	Waterbury	"		2,500.00	2,500.00	4,050.00
10 "	Southington	Southington,		1,000.00	1,000.00	1,150.00
25 "	Torrington	Torrington,		2,500.00	2,500.00	2,500.00
Totals,				\$ 46,956.00	46,956.00	61,842.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	925 ; total amount,	\$177,954.52
2	Number of depositors having \$1,000 and not over \$2,000,	78 ; total amount,	97,951.26
3	Number of depositors having over \$2,000 and not over \$10,000,	18 ; total amount,	85,212.96
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	1,016 ; total deposits,	\$311,118.74
6	Largest amount due a single depositor,		8,617.54
7	Number of accounts opened during the past year, 169 ; number closed, 98 ; increase, 71.		
8	Amount deposited, including interest credited, during the past year,		104,420.75
9	Amount withdrawn during the past year,		75,041.18
10	Amount of increase,		29,379.62
11	Amount of income received during the past year was		14,889.14
12	Total expenses, including salaries, during the past year, were		1,664.18
13	State tax during the past year was		448.68
14	Dividends the past year :		
	2 per cent. paid January, 1902 ; amount,	\$5,372.78	
	2 per cent. paid July, 1902 ; amount,	5,741.40—	11,114.18
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages ?		Yes

SUFFIELD SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$8,200.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	13,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Wednesday after second Monday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, Wednesday after second Monday in July.	

OFFICERS.— President, Matthew T. Newton ; Treasurer, Martin H. Smith ; Directors or Trustees, Matthew T. Newton, Dwight S. Fuller, Charles C. Bissell, Thaddeus H. Spencer, Fred'k B. Hatheway, Martin H. Smith, David L. Brockett, George A. Harman, James O. Haskins, Arthur Sikes, Arthur R. Leete, Charles L. Austin.

TERRYVILLE SAVINGS BANK.

JASON C. FENN, Treasurer.

INCORPORATED, 1901.

STATEMENT, OCTOBER 1, 1903.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$18,000.00	Whole amount of deposits, . .	\$16,508.98
Town, city, and borough notes and orders, . . .	2,000.00	Interest account, less current expenses and taxes paid, . .	308.23
Bank stocks in Connecticut, . . .	540.00		
Cash in banks, . . .	859.38		
Cash in vault, . . .	417.78		
Total Assets, . . .	\$16,817.16	Total Liabilities, . . .	\$16,817.16

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Plymouth, ...	\$ 2,000.00	2,000.00	2,000.00
BANK STOCK.			
4 shares Yale Nat'l Bank, New Haven, \$	400.00	540.00	540.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000, 124; total amount,	\$11,289.79
2	Number of depositors having \$1,000 and not over \$2,000, ... 5; total amount,	5,219.14
3	Number of depositors having over \$2,000 and not over \$10,000, ... 0; total amount,	0
4	Number of depositors having over \$10,000, ... 0; total amount,	0
5	Total number of depositors, ... 129; total deposits,	\$16,508.98
6	Largest amount due a single depositor, ...	1,188.26
7	Number of accounts opened during the past year, 118; number closed, 28; increase, 90.	
8	Amount deposited, including interest credited, during the past year, ...	17,474.99
9	Amount withdrawn during the past year, ...	8,079.68
10	Amount of increase, ...	14,895.38
11	Amount of income received during the past year was	555.05
12	Total expenses, including salaries, during the past year, were	51.00
13	State tax during the past year was	0
14	Dividends the past year:	
	1½ per cent. paid Feb. 1, 1902; amount, ...	\$43.49
	1½ per cent. paid Aug. 1, 1902; amount, ...	160.17—
15	Net amount of premiums charged off the past year, ...	0
16	Total amount of loans of every description charged off the past year, ...	0

TERRYVILLE SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income during the past year, . . .	0
20	Loans on real estate— are they all first mortgages ?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	\$1,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
25	Net income from foreclosed real estate during the past year, . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Monday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Monday in January.	

OFFICERS :—President, George C. Clark ; Treasurer, Jason C. Fenn ; Directors or Trustees : Rollin J. Plumb, Frederick A. Scott, Richard Baldwin, Andrew S. Gaylord, Thomas F. Higgins, Edgar L. Pond, Henry E. Hinman, Jason C. Fenn.

THOMASTON SAVINGS BANK.

HENRY E. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$581,235.00	Whole amount of deposits, . . .	\$679,948.86
Loans on collateral sec'y, . . .	42,445.00	Surplus account, . . .	86,000.00
Loans on personal security only, . . .	5,148.00	Interest account, less current expenses and taxes paid, . . .	34,916.05
Town, city, and borough notes and orders, . . .	4,000.00		
School dist. notes and orders, . . .	4,809.25		
Town, city, school district, and corporation bonds, . . .	50,000.00		
Railroad bonds, . . .	25,000.00		
Bank stocks in Connecticut, . . .	64,657.50		
Real estate by foreclosure, . . .	8,386.12		
Cash in banks, . . .	18,274.65		
Cash in vault, . . .	6,908.89		
Total Assets, . . .	\$750,859.41	Total Liabilities, . . .	\$750,859.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS			
Town of Plymouth, Orders, ... \$	4,000.00	4,000.00	4,000 00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Plymouth, Conn., . . . \$	809.25	809.25	809.25
Waterville " " Waterville, "	4,000.00	4,000.00	4,000.00
Totals, ... \$	4,809.25	4,809.25	4,809.25
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1910, \$	5,000.00	5,000.00	5,400.00
" Naugatuck, " 4s, 1912, . . .	10,000.00	10,000.00	11,000.00
City of Minneapolis, Minnesota, 4s, 1920, . . .	5,000.00	5,000.00	5,500.00
" Newark, New Jersey, 4s, 1922, . . .	5,000.00	5,000.00	5,500.00
" Columbus, Ohio, 5s, 1920, . . .	5,000.00	5,000.00	6,000.00
" Cincinnati, " 7s, 1904, . . .	5,000.00	5,000.00	5,800.00
" Omaha, Nebraska, 5s, 1912, . . .	10,000.00	10,000.00	10,500.00
County of Fairfield, Conn., 4s, 1908-18, . . .	5,000.00	5,000.00	5,100.00
Totals, ... \$	50,000.00	50,000.00	54,800.00

THOMASTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chic., Mil. & St. P., Dub. Div.,	6s,	1920,	\$	6,000.00	6,000.00	7,000.00
McKeesport & Belle Vernon,	6s,	1918,		5,000.00	5,000.00	6,000.00
Chicago, Bur. & Quincy, Iowa Div.,	4s,	1919,		9,000.00	9,000.00	9,450.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	6,500.00
Totals,			\$	25,000.00	25,000.00	28,950.00
BANK STOCKS.						
5 shares Middlesex County Nat'l, Middletown,			\$	500.00	500.00	500.00
10 " First				1,000.00	1,000.00	1,100.00
15 " Birmingham		Birmingham,		1,500.00	1,500.00	2,475.00
40 " Uncas		Norwich,		4,000.00	4,000.00	4,200.00
10 " Merchants				1,000.00	1,000.00	1,000.00
20 " National Exchange,		Hartford,		1,000.00	1,000.00	1,300.00
15 " Hartford Nat'l,				1,500.00	1,500.00	2,025.00
18 " Phoenix				1,800.00	1,800.00	2,300.00
35 " City Bank,				3,500.00	3,500.00	3,500.00
50 " Fourth		Waterbury,		5,000.00	5,000.00	6,800.00
105 " Waterbury				5,250.00	5,250.00	8,400.00
30 " Citizens				3,000.00	3,000.00	3,750.00
100 " Manufacturers				10,000.00	10,000.00	13,000.00
40 " Bristol				4,000.00	4,000.00	6,500.00
35 " Merchants		New Haven,		1,750.00	1,612.50	2,000.00
12 " Second				1,200.00	1,200.00	2,000.00
11 " Yale				1,100.00	1,100.00	1,430.00
40 " Nat'l Pahquioque,		Danbury,		4,000.00	4,000.00	4,400.00
9 " First		Rockville,		900.00	900.00	990.00
25 " "		Wallingford,		2,500.00	2,500.00	3,125.00
13 " "		Portland,		1,300.00	1,295.00	1,400.00
16 " Home		Meriden,		1,600.00	1,600.00	1,888.00
33 " Southington		Southington,		3,300.00	3,300.00	3,400.00
11 " New Britain		New Britain,		1,100.00	1,100.00	1,650.00
30 " Union Bank,		New London,		3,000.00	3,000.00	3,100.00
Totals,			\$	64,800.00	64,657.50	82,233.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,872 ; total amount,	\$341,718.44
2	Number of depositors having \$1,000 and not over \$2,000,	189 ; total amount,	183,048.52
3	Number of depositors having over \$2,000 and not over \$10,000,	51 ; total amount,	155,176.40
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	2,062 ; total deposits,	\$679,943.36

THOMASTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

6	Largest amount due a single depositor,	\$6,578.90
7	Number of accounts opened during the past year, 832; number closed, 242; increase, 90.	
8	Amount deposited, including interest credited, during the past year,	201,408.75
9	Amount withdrawn during the past year,	165,250.96
10	Amount of increase,	36,152.79
11	Amount of income received during the past year was	86,502.06
12	Total expenses, including salaries, during the past year, were	3,038.72
13	State tax during the past year was	1,301.96
14	Dividends the past year :	
	2 per cent. paid Jan., 1902; amount, \$12,486.05	
	2 per cent. paid July, 1902; amount, 12,835.35 —	25,321.40
15	Net amount of premiums charged off the past year,	0
16	Total amount of loans of every description charged off the past year,	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus during the past year was	3,000.00
19	Amount of assets yielding no income the past year,	3,500.00
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	20,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,100.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	9,600.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	5½
25	Net income from foreclosed real estate during the past year,	207.44
26	Date of annual meeting of Incorporators to elect Trustees or Directors, last Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, last Wednesday in July.	

OFFICERS.— President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees: John H. Wood, George A. Stoughton, R. T. Andrews, L. D. Keney, E. C. Stoughton, H. A. Welton, F. W. Etheridge, W. G. French, Henry E. Stoughton.

THOMPSON SAVINGS BANK, OF PUTNAM.

FLORENUS E. CLARK, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$145,108.88	Whole amount of deposits, . . .	\$318,666.16
Loans on collateral security, . . .	2,018.12	Interest account, less current expenses and taxes paid, . . .	1,202.79
Loans on personal sec'y only, . . .	2,811.00	Profit and loss account, . . .	8,215.58
Town, city, and borough notes and orders, . . .	5,678.86	Rent account, . . .	960.11
Town, city, school district, and corporation bonds, . . .	1,500.00		
Railroad bonds, . . .	55,000.00		
Bank stocks in Connecticut, . . .	15,705.00		
Real estate by foreclosure, . . .	84,472.52		
Banking house, . . .	5,000.00		
Insurance and taxes advanced on real estate mortgaged, . . .	18.78		
Premium account, . . .	6,156.25		
Cash in banks, . . .	8,021.08		
Cash in vault, . . .	2,559.80		
Total Assets, . . .	\$329,044.64	Total Liabilities, . . .	\$329,044.64

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Tacoma city warrants, ... \$	2,678.86	2,678.86	5,321.29
Town of Thompson, ... \$	3,000.00	3,000.00	3,000.00
Totals, ... \$	5,678.86	5,678.86	8,321.29
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
Lawrence Water Co., ... 5s, 1926, \$	1,500.00	1,500.00	1,500.00
RAILROAD BONDS.			
Chicago, Mil. & St. Paul:—			
Chicago & Pacific Division, ... 6s, 1910, \$	10,000.00	10,000.00	11,475.00
C. & P., Western " 5s, 1921, ...	20,000.00	20,000.00	23,600.00
Chicago & Mo. River " 5s, 1926, ...	15,000.00	15,000.00	18,000.00
Chicago, R. I. & Pac., Gen. Mtg., ... 4s, 1988, ...	10,000.00	10,000.00	10,800.00
Totals, ... \$	55,000.00	55,000.00	63,875.00

THOMPSON SAVINGS BANK, OF PUTNAM.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
73 shares City	National,	Bridgeport,	\$		7,300.00	10,525.00	11,169.00
4 " First	"	Meriden,			400.00	450.00	800.00
8 " The Home	"	"			800.00	980.00	1,016.00
25 " Thames	"	Norwich,			2,500.00	3,750.00	4,000.00
Totals,					\$ 11,000.00	15,705.00	16,985.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,450; total amount,	\$210,237.14
2	Number of depositors having \$1,000 and not over \$2,000,	48; total amount,	68,990.77
3	Number of depositors having over \$2,000 and not over \$10,000,	16; total amount,	44,488.25
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,514; total deposits,	\$318,666.16
6	Largest amount due a single depositor,		4,874.86
7	Number of accounts opened during the past year, 12; number closed, 24; decrease, 12.		
8	Amount deposited, including interest credited, during the past year,		5,264.99
9	Amount withdrawn during the past year,		40,225.08
10	Amount of decrease,		34,960.09
11	Amount of income received during the past year was		14,529.96
12	Total expenses, including salaries, during the past year, were		1,048.24
13	State tax during the past year was		489.98
14	Dividends the past year:		
	1½ per cent. paid February 1, 1902; amount,		5,264.99
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		7,816.67
17	Amount past due paper at this time is		1,500.00
18	Net amount carried to surplus, or profit and loss, during the past year, was		0
19	Amount of assets yielding no income the past year,		6,022.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,886.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,500.00

THOMPSON SAVINGS BANK, OF PUTNAM.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

- | | | |
|----|--|------------|
| 24 | Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, | .02% |
| 25 | Net income from foreclosed real estate during the past year, | \$1,664.43 |
| 26 | Date of annual meeting of Incorporators to elect Trustees or Directors, last Tuesday in July. | |
| 27 | Date of annual meeting to elect President, Treasurer, and other officers, last Tuesday in July. | |

OFFICERS.— President, John Elliott; Treasurer, Florenus E. Clark; Directors or Trustees: John Elliott, George H. Nichols, Oscar Tourtellotte, Thomas Hutchinson, Henry Paradis, L. P. Lamoureux, Marvin D. Elliott, O. G. Chase, John M. Cunningham, David Chase, Florenus E. Clark.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1888.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$569,945.00	Whole amount of deposits, \$1,232,343.77	
Loans on collateral security, . . .	2,300.00	Surplus account, . . .	86,284.49
Loans on personal security only, . . .	41,800.00	Interest account, less current expenses and taxes paid, . . .	11,356.14
Town, city, and borough notes and orders, . . .	149,600.00		
United States bonds, . . .	20,000.00		
State bonds, . . .	20,000.00		
Town, city, school district, and corporation bonds, . . .	267,000.00		
Railroad bonds, . . .	105,000.00		
Bank stocks in Connecticut, . . .	14,525.00		
Premium account, . . .	9,100.00		
Cash in banks, . . .	78,581.71		
Cash in vault, . . .	2,182.69		
Total Assets, . . .	\$1,279,884.40	Total Liabilities, . . .	\$1,279,884.40

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Twos of 1980, ...	\$ 20,000.00	20,000.00	21,900.00
STATE BONDS.			
Massachusetts, 8½s, 1923, ...	\$ 20,000.00	20,000.00	21,400.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, ...	\$ 78,000.00	78,000.00	78,000.00
“ Thomaston, ...	15,000.00	15,000.00	15,000.00
Borough of Torrington, ...	61,600.00	61,600.00	61,600.00
Total, ...	\$ 149,600.00	149,600.00	149,600.00
TOWN, CITY, SCHOOL DIST., AND CORP. BONDS.			
Town of Bristol, Conn., 4s, 1927, \$	10,000.00	10,000.00	11,000.00
“ Meriden, “ 8½s, 1917,	10,000.00	10,000.00	10,800.00
“ Naugatuck, “ 4s, 1912,	10,000.00	10,000.00	10,700.00
“ New Britain, “ 8½s, 1929,	10,000.00	10,000.00	10,850.00
“ Stamford, “ 4s, 1927,	10,000.00	10,000.00	11,000.00
“ Thomaston, “ 4s, 1904,	15,000.00	15,000.00	15,200.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAB VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Borough of Torrington,	Conn., 4s, 1924,	\$ 80,000.00	80,000.00	32,700.00
City of Ansonia,	" 4s, 1915,	10,000.00	10,000.00	10,700.00
" Meriden,	" 4s, 1905,	15,000.00	15,000.00	15,250.00
" New Haven,	" 4s, 1918,	19,000.00	19,000.00	20,140.00
New Haven School District,	" 4s, 1909,	5,000.00	5,000.00	5,200.00
First School District, Hartford,	" 4s, 1927,	10,000.00	10,000.00	11,000.00
Center Sch'l Dist., Waterbury,	" 4s, 1927,	10,000.00	10,000.00	11,000.00
City of Boston,	Mass., 4s, 1903,	10,000.00	10,000.00	10,000.00
" "	" 4s, 1911,	10,000.00	10,000.00	10,600.00
" "	" 4s, 1915,	10,000.00	10,000.00	10,800.00
" "	" 8½s, 1903,	20,000.00	20,000.00	20,000.00
" "	" 8½s, 1919,	10,000.00	10,000.00	10,300.00
" "	" 8½s, 1923,	20,000.00	20,000.00	20,800.00
City of Cleveland,	Ohio, 4s, 1921,	10,000.00	10,000.00	10,900.00
" Providence,	R. I., 5s, 1906,	3,000.00	3,000.00	3,200.00
" "	" 8s, 1927,	10,000.00	10,000.00	10,000.00
Totals,		\$ 267,000.00	267,000.00	281,640.00
RAILROAD BONDS.				
New York, New Haven & Hartford,	4s, 1903,	\$ 15,000.00	15,000.00	15,100.00
" " "	" 4s, 1947,	20,000.00	20,000.00	23,300.00
Harlem River & Port Chester,	4s, 1911,	15,000.00	15,000.00	15,450.00
New London Northern,	4s, 1910,	15,000.00	15,000.00	15,600.00
Chic., Rock Island & Pacific,	4s, 1988,	20,000.00	20,000.00	21,800.00
Chic., Milwaukee & St. Paul,	4s, 1989,	10,000.00	10,000.00	11,400.00
Chic. & Pacific Div.,	5s, 1921,	10,000.00	10,000.00	11,900.00
Totals,		\$ 105,000.00	105,000.00	114,350.00
BANK STOCKS.				
28 shares First National, Litchfield,		\$ 2,800.00	2,800.00	2,800.00
81 " Hurlbut " Winsted,		3,100.00	4,650.00	4,650.00
25 " Thomaston " Thomaston,		2,500.00	2,500.00	2,500.00
15 " Brooks " Torrington,		1,500.00	1,875.00	2,250.00
20 " Waterbury " Waterbury,		1,000.00	1,500.00	1,500.00
12 " National Iron, Falls Village,		1,200.00	1,200.00	1,200.00
Totals,		\$ 12,100.00	14,525.00	14,900.00

TORRINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,843; total amount,	\$713,907.75
2	Number of depositors having \$1,000 and not over \$2,000,	197; total amount,	260,629.20
3	Number of depositors having over \$2,000 and not over \$10,000,	69; total amount,	247,748.14
4	Number of depositors having over \$10,000,	1; total amount,	10,058.68
5	Total number of depositors,	4,110; total deposits,	\$1,232,843.77
6	Largest amount due a single depositor,		10,058.68
7	Number of accounts opened during the past year, 781; number closed, 550; increase, 181.		
8	Amount deposited, including interest credited, during the past year,		378,776.25
9	Amount withdrawn during the past year,		289,400.91
10	Amount of increase,		89,375.34
11	Amount of income received during the past year was		52,653.98
12	Total expenses, including salaries, during the past year, were		4,183.85
13	State tax during the past year was		2,780.04
14	* Dividends the past year:		
	2 per cent. paid Jan., 1902; amount,	\$20,672.25	
	2 per cent. paid July, 1902; amount,	21,658.10	— 42,330.35
15	Net amount of premiums charged off the past year,		1,670.49
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,650.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate — are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		30,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,200.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Monday in July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, second Monday in July.		

OFFICERS. — President, Charles F. Brooker; Treasurer, Isaac W. Brooks; Trustees, Isaac W. Brooks, Charles L. McNeil, Charles F. Brooker, Edward T. Coe, Luther G. Turner, John N. Brooks, George B. Alvord.

* $\frac{3}{4}\%$ per annum on amounts in excess of \$1,000.

UNION SAVINGS BANK, DANBURY.

CARROLL D. RYDER, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$718,927.00	Whole amount of deposits, \$1,518,100.50	
Loans on collateral sec'y, . .	18,900.00	Surplus account, ...	50,000.00
Loans on personal security only, . .	5,660.00	Interest account, less current expenses and taxes paid, ...	57,537.13
Town, city, and borough notes and orders, . .	12,000.00		
School district notes and orders, ...	9,700.00		
Town, city, school district, and corporation bonds, . .	109,500.00		
Railroad bonds, ...	522,250.00		
Bank stocks in Connecticut, . .	27,800.00		
Bank stocks in other States, . .	4,400.00		
Real estate by foreclosure, . .	68,879.40		
Banking house, ...	25,000.00		
Insurance and taxes advanced on real estate mortgaged, ...	2,728.74		
Premium account, ...	86,767.00		
Cash in banks, ...	16,229.91		
Cash in vault, ...	2,900.58		
Total Assets, ...	\$1,625,637.68	Total Liabilities, ...	\$1,625,637.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Danbury, ...	\$ 10,000.00	10,000.00	10,000.00
Town of Bethel, ...	2,000.00	2,000.00	2,000.00
Totals, ...	\$ 12,000.00	12,000.00	12,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Danbury, ...	\$ 9,000.00	9,000.00	9,000.00
Beaver Brook District, "	700.00	700.00	700.00
Totals, ...	\$ 9,700.00	9,700.00	9,700.00

UNION SAVINGS BANK, DANBURY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Kansas City, Kan., 6s, 1908, \$	4,000.00	4,000.00	4,380.00
" " 6s, 1907,	6,000.00	6,000.00	6,510.00
Killingly, Conn., 3½s, 1920,	14,000.00	14,000.00	14,385.00
Los Angeles, Cal., 4s, 1908,	8,000.00	8,000.00	8,060.00
" " 4s, 1918,	2,000.00	2,000.00	2,070.00
" " 4s, 1918,	8,500.00	8,500.00	8,666.00
" " 4s, 1923,	1,500.00	1,500.00	1,586.00
Omaha, Neb., 5s, 1904,	15,500.00	15,500.00	15,888.00
Paterson, N. J., 4½s, 1909,	5,000.00	5,000.00	5,287.00
Portland, Ore., 5s, 1925,	5,000.00	5,000.00	5,912.00
Sioux City, Iowa, 4½s, 1915,	10,000.00	10,000.00	10,500.00
Spokane, Wash., 5s, 1914,	10,000.00	10,000.00	10,950.00
Topeka, Kan., 5s, 1913,	10,000.00	10,000.00	11,175.00
Woonsocket, R. I., 3½s, 1931,	20,000.00	20,000.00	20,750.00
Totals, ... \$	109,500.00	109,500.00	116,069.00
RAILROAD BONDS.			
Ashland Coal & Iron, 4s, 1925, \$	10,000.00	10,000.00	10,500.00
Buffalo, New York & Erie, 7s, 1916,	9,000.00	9,000.00	11,970.00
Chicago & Eastern Illinois, 5s, 1937,	80,000.00	30,000.00	36,975.00
Chicago & Indiana Coal, 5s, 1936,	5,000.00	5,000.00	6,150.00
Chicago, Rock Island & Pacific, 4s, 1938,	40,000.00	40,000.00	48,600.00
Central of New Jersey, 5s, 1937,	15,000.00	15,000.00	20,250.00
Chicago, Milwaukee & St. Paul:—			
Chicago & Lake Superior Division, 5s, 1921,	10,000.00	10,000.00	11,825.00
Chicago & Pacific West'n, " 5s, 1921,	25,000.00	25,000.00	29,562.00
Dakota & Great Southern " 5s, 1916,	10,000.00	10,000.00	11,425.00
Hastings & Dakota " 7s, 1910,	5,000.00	5,000.00	6,062.00
Terminals, 5s, 1914,	10,000.00	10,000.00	11,250.00
Wisconsin Valley " 6s, 1920,	1,000.00	1,000.00	1,315.00
Wisconsin Valley " 7s, 1909,	5,000.00	5,000.00	5,912.00
Chicago & Northwestern:—			
Chic., St. Louis, Minn. & Omaha, 6s, 1930,	15,000.00	15,000.00	20,700.00
Menominee Extension, 7s, 1911,	7,000.00	7,000.00	8,960.00
Madison " 7s, 1911,	12,000.00	12,000.00	15,150.00
Detroit, Grand Rapids & Western, 4s, 1946,	7,500.00	7,500.00	7,500.00
Evansville & Terre Haute:—			
Mt. Vernon Branch, 6s, 1923,	8,000.00	8,000.00	9,200.00
Sullivan Co. " 5s, 1930,	30,000.00	30,000.00	30,600.00
Illinois Central:—			
Chic., St. Louis & New Orleans, 5s, 1951,	10,000.00	10,000.00	11,810.00
Louisville Division, 3½s, 1953,	5,000.00	4,950.00	4,950.00
Mineral Range, 5s, 1931,	10,000.00	10,000.00	10,000.00
Minneapolis & St. Louis, 5s, 1934,	20,000.00	20,000.00	22,480.00
McKeesport & Belle Vernon, 6s, 1918,	4,000.00	4,000.00	5,120.00
Pittsburg, McKeesport & Yough., 6s, 1932,	20,000.00	20,000.00	23,800.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	6,800.00	6,800.00	7,344.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
St. Paul, Minn. & Manitoba :—				
Consol. mortgage,	6s, 1933,	\$ 22,000.00	22,000.00	30,580.00
"	4½s, 1933,	10,000.00	10,000.00	11,300.00
Dakota Extension,	6s, 1910,	25,000.00	25,000.00	29,062.00
Montana "	4s, 1937,	10,000.00	10,000.00	10,600.00
Eastern Railway, Northern Div.,	4s, 1943,	25,000.00	25,000.00	26,750.00
Montana Central,	6s, 1937,	20,000.00	20,000.00	27,700.00
"	5s, 1937,	25,000.00	25,000.00	30,437.00
Western Maryland :—				
Baltimore & Cumb. Valley Exten.,	6s, 1931,	20,000.00	20,000.00	26,800.00
Baltimore & Harrisburg,	5s, 1936,	15,000.00	15,000.00	18,075.00
Potomac Valley,	5s, 1941,	20,000.00	20,000.00	23,800.00
Totals,		\$ 522,300.00	522,250.00	624,014.00
BANK STOCKS.				
90 shares Danbury Nat.,	Danbury,	\$ 9,000.00	9,000.00	9,540.00
130 " National Pabquoque,	"	13,000.00	13,000.00	13,780.00
3 " National of Norwalk,	Norwalk,	300.00	300.00	300.00
50 " City National,	So. Norwalk,	5,000.00	5,000.00	7,500.00
22 " National Citizens,	New York,	2,200.00	4,400.00	4,400.00
Totals,		\$ 29,500.00	31,700.00	35,520.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,559; total amount,	\$794,747.84
2	Number of depositors having \$1,000 and not over \$2,000,	308; total amount,	413,181.76
3	Number of depositors having over \$2,000 and not over \$10,000,	98; total amount,	299,995.90
4	Number of depositors having over \$10,000,	1; total amount,	10,175.00
5	Total number of depositors,	4,966; total deposits,	\$1,518,100.50
6	Largest amount due a single depositor,		10,175.00
7	Number of accounts opened during the past year, 826; number closed, 659; increase, 167.		
8	Amount deposited, including interest credited, during the past year,		871,477.15
9	Amount withdrawn during the past year,		307,566.99
10	Amount of increase,		63,910.16
11	Amount of income received during the past year was		76,062.45
12	Total expenses, including salaries, during the past year, were		7,867.65

UNION SAVINGS BANK, DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	State tax during the past year was	\$8,240.86
14	Dividends the past year:	
	1½ per cent. paid Oct. 1, 1901; amount, \$24,273.87	
	1½ per cent. paid April 1, 1902; amount, 24,533.25—	48,797.12
15	Net amount of premiums charged off the past year, ...	5,462.50
16	Total amount of loans of every description charged off the past year, ...	5,000.00
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, ...	5,694.82
19	Amount of assets yielding no income the past year, not amply secured, ...	50,075.00
20	Loans on real estate — are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	22,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	1,800.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	10,500.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	8.44%
25	Net income from foreclosed real estate during the past year, ...	2,881.92
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in July.	

OFFICERS.— President, Samuel C. Holley ; Treasurer, Carroll D. Ryder ; Directors or Trustees, John H. Fanton, William J. Rider, George E. Chichester, Willis H. Austin, Luman L. Hubbell, Thomas C. Millard, Arthur E. Tweedy, Edward S. Fairchild, George B. Fairchild.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1903.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$1,759,197.00	Whole amount of deposits, \$4,913,166.08	
Loans on collateral security, . . .	349,610.00	Surplus account, . . .	150,000.00
Loans on personal sec'y only, . . .	818,025.00	Profit and loss account, . . .	40,033.87
Town, city, and borough notes and orders, . . .	8,915.25	Rent account, . . .	557.53
School district notes and orders, . . .	150.00		
Town, city, school district, and corporation bonds, . . .	454,500.00		
Railroad bonds, . . .	1,587,875.00		
Bank stocks in Connecticut, . . .	150,750.00		
Real estate by foreclosure, . . .	46,016.51		
Banking house, . . .	91,270.72		
Insurance and taxes advanced on real estate mortgaged, . . .	1,694.43		
Premium account, . . .	153,564.36		
Over and short account, . . .	4,425.48		
Cash in banks, . . .	188,053.74		
Total Assets, . . .	\$5,108,747.48	Total Liabilities, . . .	\$5,108,747.48

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Waterbury, ... \$	3,915.25	3,915.25	3,915.25
SCHOOL DISTRICT NOTES AND ORDERS.			
South Brooklyn District, Waterbury, . . . \$	150.00	150.00	150.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
Hartford, First District, 4s, 1927, \$	25,000.00	25,000.00	26,500.00
Kansas City, Kansas, 5s, 1917, . . .	6,000.00	6,000.00	6,960.00
" Mo., 5s, 1913, . . .	25,000.00	25,000.00	28,000.00
" Kansas, 5s, 1903-1909, . . .	15,000.00	15,000.00	15,750.00
New Haven, 4s, 1907, . . .	60,000.00	60,000.00	61,200.00
Omaha, 4½s, 1906, . . .	15,000.00	15,000.00	15,450.00
" 4½s, 1904-1907, . . .	13,000.00	13,000.00	13,260.00
Columbus, 4s, 1907, . . .	8,500.00	8,500.00	8,670.00
Toledo, 3½s, 1927, . . .	5,000.00	5,000.00	5,100.00
" 3½s, 1930, . . .	45,000.00	45,000.00	46,350.00
Waterbury, Center District, 4s, 1903-1910, . . .	80,000.00	80,000.00	81,600.00
" Sewer, 4s, 1905-1909, . . .	27,000.00	27,000.00	27,540.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.—CONTINUED.				
Waterbury, Center Dist., 4s, 1929-1941, \$		30,000.00	30,000.00	32,100.00
" Court House, 4s, 1903-1913,		45,000.00	45,000.00	46,350.00
" Center Dist., 3½s, 1912-1913,		20,000.00	20,000.00	20,400.00
Pueblo, Col., 5s, 1907,		10,000.00	10,000.00	10,600.00
New Britain, 3½s, 1924,		25,000.00	25,000.00	25,500.00
Totals, ...	\$	454,500.00	454,500.00	471,330.00
RAILROAD BONDS.				
Chicago, Mil. & St. Paul, 4s, 1939, \$		15,000.00	15,000.00	18,900.00
" " 5s, 1921,		10,000.00	10,000.00	11,900.00
Chicago & Alton, 3s, 1949,		50,000.00	43,375.00	43,375.00
Chicago, Rock Island & Pacific, 4s, 1938,		120,000.00	120,000.00	136,800.00
Chicago & Eastern Illinois, 5s, 1937,		115,000.00	115,000.00	146,050.00
" " 6s, 1934,		40,000.00	40,000.00	58,000.00
Chicago & Indiana Coal, 5s, 1936,		100,000.00	100,000.00	127,000.00
Chesapeake & Ohio, 6s, 1911,		10,000.00	10,000.00	11,800.00
" " 4½s, 1922,		8,000.00	3,000.00	3,750.00
Clearfield & Mahoning, 5s, 1943,		25,000.00	25,000.00	32,250.00
Central New Jersey, 5s, 1937,		15,000.00	15,000.00	21,000.00
Evansville & Terre Haute, 6s, 1923,		11,000.00	11,000.00	14,850.00
Eastern R. R., Minnesota, 4s, 1948,		100,000.00	100,000.00	120,000.00
Harlem & Portchester, 4s, 1911,		15,000.00	15,000.00	15,450.00
McKeesport & Belle Vernon, 6s, 1918,		16,000.00	16,000.00	20,340.00
Milwaukee, L. S. & Western, 6s, 1924,		10,000.00	10,000.00	13,600.00
N. Y., N. H. & Hartford, conv., 4s, 1903,		10,000.00	10,000.00	22,000.00
" " 4s, 1903,		10,000.00	10,000.00	10,200.00
Montana Central, 6s, 1937,		160,000.00	160,000.00	235,200.00
" " 5s, 1937,		75,000.00	75,000.00	95,250.00
Minn. & St. Louis, 4s, 1949,		105,000.00	105,000.00	114,450.00
New York & New England, 7s, 1905,		6,000.00	6,000.00	6,540.00
New York & Long Branch, 4s, 1941,		25,000.00	25,000.00	27,000.00
Illinois Central, 3½s, 1951,		50,000.00	50,000.00	51,500.00
Pittsburg & McKeesport, 6s, 1932,		8,000.00	8,000.00	11,440.00
Peoria & Pekin, 6s, 1921,		50,000.00	50,000.00	66,000.00
St. Paul, Minn. & Manitoba, 6s, 1933,		150,000.00	150,000.00	216,000.00
" " 4½s, 1933,		70,000.00	70,000.00	82,600.00
" " 4s, 1937,		128,000.00	128,000.00	149,760.00
Staten Island, 4½s, 1943,		42,000.00	42,000.00	49,980.00
Terre Haute & Indiana, 5s, 1925,		50,000.00	50,000.00	60,500.00
Totals, ...	\$	1,594,000.00	1,587,875.00	1,993,485.00

WATERBURY SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
682 shares	Citizens National, Waterbury,	\$ 68,200.00	68,200.00	85,250.00
855 "	Waterbury " "	17,750.00	17,750.00	28,400.00
50 "	Fourth " "	5,000.00	5,000.00	7,000.00
20 "	Manufacturers " "	2,000.00	2,000.00	2,400.00
30 "	First " Portland,	3,000.00	3,000.00	3,800.00
92 "	Pahquioque " Danbury,	9,200.00	9,200.00	12,880.00
64 "	First " Litchfield,	6,400.00	6,400.00	6,400.00
40 "	" " Meriden,	4,000.00	4,000.00	7,000.00
50 "	Merchants " New Haven,	2,500.00	2,500.00	2,500.00
100 "	First " Middletown,	10,000.00	10,000.00	11,000.00
14 "	Birmingham " "	1,400.00	1,400.00	1,960.00
11 "	New Britain " "	1,100.00	1,100.00	1,760.00
26 "	Danbury " "	2,600.00	2,600.00	2,600.00
4 "	Hartford " "	400.00	400.00	520.00
50 "	Thomaston " "	5,000.00	5,000.00	5,500.00
30 "	Ætna " "	3,000.00	3,000.00	4,200.00
11 "	Middlesex Co. " "	1,100.00	1,100.00	1,320.00
56 "	First " Norwich,	5,600.00	5,600.00	5,600.00
25 "	Fairfield Co. " "	2,500.00	2,500.00	2,500.00
Totals, ...		\$ 150,750.00	150,750.00	193,090.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,914 ; total amount, \$2,121,333.30	
2	Number of depositors having \$1,000 and not over \$2,000, ...	860 ; total amount, 1,142,292.10	
3	Number of depositors having over \$2,000 and not over \$10,000, ...	433 ; total amount, 1,541,230.03	
4	Number of depositors having over \$10,000, ...	9 ; total amount, 108,810.61	
5	Total number of depositors, ...	9,216 ; total deposits, \$4,913,166.03	
6	Largest amount due a single depositor, ...		13,751.15
7	Number of accounts opened during the past year, 1,522 ; number closed, 1,029 ; increase, 493.		
8	Amount deposited, including interest credited, during the past year, ...		1,171,192.50
9	Amount withdrawn during the past year, ...		916,330.65
10	Amount of increase, ...		254,861.85
11	Amount of income received during the past year was		241,930.92
12	Total expenses, including salaries, during the past year, were		12,012.37
13	State tax during the past year was		10,994.97
14	Dividends the past year : 2 per cent. paid Feb. 1, 1902 ; amount, ...	\$39,598.77	
	2 per cent. paid Aug. 1, 1902 ; amount, ...	91,497.19—	181,090.96
15	Net amount of premiums charged off the past year, ...		30,000.00

WATERBURY SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

16	Total amount of loans of every description charged off the past year,	\$400.00
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	0
19	Amount of assets yielding no income the past year,	0
20	Loans on real estate— are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	54,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	200,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	55,688.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	4%
25	Net income from foreclosed real estate during the past year,	1,877.72
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Wednesday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Wednesday in June.	

OFFICERS.— President, Edward L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, J. M. Burrall, F. L. Curtis, E. L. Frisbie, E. T. Root, N. J. Welton, F. J. Kingsbury, Charles E. Lamb, James S. Elton, George E. Terry.

WATERTOWN SAVINGS BANK.

BURTON H. MATTOON, Treasurer.

INCORPORATED, 1894.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$185,420.60	Whole amount of deposits,	\$345,447.48
Loans on collateral security,	16,700.00	Surplus account,	8,150.00
Loans on personal security only,	20,650.00	Interest account, less current expenses and taxes paid,	1,549.59
Town, city, and borough notes and orders,	14,468.07		
School district notes and orders,	2,580.00		
Cash in banks,	14,868.26		
Cash in vault,	465.14		
Total Assets,	\$255,147.07	Total Liabilities,	\$255,147.07

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Watertown,	\$ 14,468.07	14,468.07	14,468.07
SCHOOL DISTRICT NOTES AND ORDERS.			
Center, Watertown,	\$ 2,100.00	2,100.00	2,100.00
South, " "	480.00	480.00	480.00
Totals,	\$ 2,580.00	2,580.00	2,580.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	994; total amount,	\$149,245.55
2	Number of depositors having \$1,000 and not over \$2,000,	53; total amount,	66,196.64
3	Number of depositors having over \$2,000 and not over \$10,000,	18; total amount,	30,005.29
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,060; total deposits,	\$345,447.48
6	Largest amount due a single depositor,		2,769.15
7	Number of accounts opened during the past year, 140; number closed, 64; increase, 76.		
8	Amount deposited, including interest credited, during the past year,		\$6,336.75
9	Amount withdrawn during the past year,		57,042.58

WATERTOWN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,	\$29,294.17
11	Amount of income received during the past year was	10,587.86
12	Total expenses, including salaries, during the past year, were	887.20
13	State tax during the past year was	444.88
14	Dividends the past year:	
	2 per cent. paid Jan., 1902; amount, \$4,078.40	
	2 per cent. paid July, 1902; amount, 4,490.22—	8,568.62
15	Net amount of premiums charged off the past year, ...	0
16	Total amount of loans of every description charged off the past year, ...	0
17	Amount of past due paper at this time is	0
18	Net amount carried to surplus, or profit and loss, during the past year, was	650.00
19	Amount of assets yielding no income the past year, ...	0
20	Loans on real estate—are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	4,500.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	10,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in January.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in January.	

OFFICERS.—President, A. N. Woolson; Treasurer, Burton H. Mattoon; Directors or Trustees: George H. Cowell, Jonathan Wootten, Henry T. Dayton, Thomas Shields, William H. Smith, William J. Munson, Charles B. Mattoon, B. C. Atwood, A. H. Scoville, A. N. Woolson, B. H. Mattoon.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$57,510.00	Whole amount of deposits,	\$138,209.45
Town, city, and borough notes and orders,	17,000.00	Surplus account,	4,500.00
Town, city, school district, and corporation bonds,	28,000.00	Interest account, less current expenses and taxes paid,	1,766.27
Railroad bonds,	30,090.00	Profit and loss account,	5,145.90
Bank stocks in Connecticut,	5,600.00		
Bank stocks in other States,	8,100.00		
Cash in banks,	7,425.87		
Cash in vault,	896.25		
Total Assets,	\$149,621.62	Total Liabilities,	\$149,621.62

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN ORDERS.			
Town of Westport, Conn.,	\$ 17,000.00	17,000.00	17,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of St. Paul, Minn., 4s, 1920,	\$ 3,000.00	3,000.00	3,120.00
" Chicago, Ill., 4s, 1921,	5,000.00	5,000.00	5,200.00
" Toledo, Ohio, 5s, 1908,	5,000.00	5,000.00	5,000.00
" Omaha, Neb., 5s, 1912,	5,000.00	5,000.00	5,250.00
" Paterson, N. J., 4s, 1910,	5,000.00	5,000.00	5,250.00
Totals,	\$ 23,000.00	23,000.00	23,820.00
RAILROAD BONDS.			
Terre Haute & Indianapolis, 5s, 1925,	\$ 5,000.00	5,000.00	5,250.00
Illinois Central, 4s, 1951,	5,000.00	5,000.00	5,250.00
New York & New England, 7s, 1905,	5,000.00	5,255.00	5,250.00
" " 6s, 1905,	4,000.00	4,165.00	4,080.00
Albany & Susquehanna, 6s, 1906,	10,000.00	10,670.00	10,800.00
Totals,	\$ 29,000.00	30,090.00	30,630.00

WESTPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
50 shares	Fourth National, New York,	\$ 5,000.00	5,000.00	11,500.00
6 "	Western " "	600.00	600.00	3,600.00
15 "	American Ex. " "	1,500.00	1,500.00	3,900.00
10 "	National Park, " "	1,000.00	1,000.00	6,000.00
19 "	Windham National, Conn.,	1,900.00	1,900.00	1,995.00
87 "	First " Westport,	3,700.00	3,700.00	3,885.00
Totals, ...		\$ 13,700.00	13,700.00	30,880.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	579; total amount,	\$78,556.76
2	Number of depositors having \$1,000 and not over \$2,000, ...	16; total amount,	21,924.21
3	Number of depositors having over \$2,000 and not over \$10,000, ...	9; total amount,	37,728.48
4	Number of depositors having over \$10,000, ...	0; total amount,	0
5	Total number of depositors, ...	604; total deposits,	\$188,209.45
6	Largest amount due a single depositor, ...		9,649.48
7	Number of accounts opened during the past year, 64; number closed, 44; increase, 20.		
8	Amount deposited, including interest credited, during the past year, ...		27,113.85
9	Amount withdrawn during the past year, ...		16,233.84
10	Amount of increase, ...		10,880.01
11	Amount of income received during the past year was		7,074.98
12	Total expenses, including salaries, during the past year, were		886.27
13	State tax during the past year was		170.50
14	Dividends the past year:		
	2 per cent. paid Jan. 1, 1902; amount, ...	\$3,506.45	
	2 per cent. paid July 1, 1902; amount, ...	2,610.52—	5,116.97
15	Net amount of premiums charged off the past year, ...		1,082.92
16	Total amount of loans of every description charged off the past year, ...		0
17	Amount of past due paper at this time is		5,000.00
18	Net amount carried to surplus during the past year was		500.00
19	Amount of assets yielding no income the past year, ...		500.00
20	Loans on real estate— are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...		10,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...		0
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...		0

WESTPORT SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July 8, 1903.	
27	Date of annual meeting to elect President, Treasurer, and other officers, July 8, 1902.	

OFFICERS.— President, George S. Adams; Treasurer, B. L. Woodworth; Directors or Trustees, George S. Adams, Wm. Eugene Nash, Henry E. Sherwood, Wm. E. Osborn, Wm. H. Marvin, James E. Hubbell, Rufus Wakeman, Frank M. Salmon, D. B. Bradley, Jr.

THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$318,605.00	Whole amount of deposits, .	\$450,716.16
Loans on collateral security, .	39,600.00	Surplus account, . . .	5,000 00
Loans on personal sec'y only, .	44,200.00	Profit and loss account, . .	10,172.85
Town, city, and borough notes and orders, . . .	11,100.00		
School district notes and orders, ...	9,250.00		
Railroad bonds, ...	25,000.00		
Bank stocks in Connecticut, .	7,300.00		
Real estate by foreclosure, .	5,700.00		
Premium account, ...	2,500.00		
Cash in banks, ...	7,634.01		
Total Assets, ...	\$465,889.01	Total Liabilities, ...	\$465,889.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Watertown, ... \$	11,100.00	11,100.00	11,100.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Town Plot School District, ... \$	8,900.00	8,900.00	8,900.00
Bucks Hill "	350.00	350.00	350.00
Totals, ... \$	9,250.00	9,250.00	9,250.00
RAILROAD BONDS.			
Minneapolis & St. Louis, refund'g, 4s, 1949, \$	25,000.00	25,000.00	26,000.00
BANK STOCKS.			
73 shares Fourth National, Waterbury, Conn., \$	7,300.00	7,300.00	9,500.00

THE WEST SIDE SAVINGS BANK, WATERBURY.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,833; total amount,	\$264,961.47
2	Number of depositors having \$1,000 and not over \$3,000,	121; total amount,	143,851.83
3	Number of depositors having over \$2,000 and not over \$10,000,	17; total amount,	41,902.86
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,471; total deposits,	\$450,716.16
6	Largest amount due a single depositor,		4,088.36
7	Number of accounts opened during the past year, 468; number closed, 399; increase, 69.		
8	Amount deposited, including interest credited, during the past year,		239,311.18
9	Amount withdrawn during the past year,		172,022.18
10	Amount of increase,		67,289.05
11	Amount of income received during the past year was		21,539.29
12	Total expenses, including salaries, during the past year, were		1,462.49
13	State tax during the past year was		834.72
14	Dividends the past year:		
	2 per cent. paid Jan. 2, 1902; amount,	\$7,059.91	
	2 per cent. paid July 1, 1902; amount,	7,606.96—	14,666.87
15	Net amount of premiums charged off the past year,		1,087.50
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus during the past year was		1,000.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		31,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year, sold, bond for deed.		
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in October.		
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in October.		

OFFICERS.—President, J. R. Smith; Treasurer, Burton G. Bryan; Directors or Trustees, Thomas Kelly, John Henderson, Jr., Michael Guilfoile, Nathaniel R. Bronson, George H. Cowell, Christian Strobel, Alexander Limont, Herbert W. Lake, Cornelius Tracy, Lewis A. Platt.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$227,959.25	Whole amount of deposits, .	\$410,426.30
Loans on collateral sec'y, .	16,875.00	Surplus account, . . .	21,000.00
Loans on personal security only, . . .	12,616.47	Profit and loss account, .	1,151.25
Town, city, school district, and corporation bonds, .	25,833.00		
Railroad bonds, . . .	37,100.00		
Insurance stocks, . . .	2,100.00		
Bank st'ks in Connecticut, .	22,600.00		
Real estate by foreclosure, .	27,965.00		
Banking house, . . .	25,000.00		
Premium account, . . .	16,597.38		
Cash in banks, . . .	12,683.07		
Cash in vault, . . .	6,248.38		
Total Assets, . . .	\$482,577.55	Total Liabilities, . . .	\$482,577.55

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
INSURANCE STOCKS.			
Etna Insurance Co., Hartford, . . . \$	1,100.00	1,100.00	3,800.00
Phoenix Insurance Co., " . . .	1,000.00	1,000.00	2,050.00
Totals, ... \$	2,100.00	2,100.00	5,850.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.			
City of Lincoln, Neb., 6s, 1902-04, \$	3,900.00	3,900.00	4,056.00
" Wichita, Kan., 6s, 1903, . . .	3,000.00	3,000.00	3,060.00
" South Bend, Ind., 6s, 1902-05, .	1,200.00	1,200.00	1,272.00
" Richmond, Ind., 6s, 1902-05, .	2,850.00	2,850.00	3,051.00
" Superior, Wis., 6s, 1910-11, .	10,000.00	10,000.00	10,000.00
" Anderson, Ind., 6s, 1902-04, .	4,838.00	4,838.00	4,838.00
Totals, ... \$	25,338.00	25,338.00	25,822.00
RAILROAD BONDS,			
Sunbury, H. & Wilkesbarre, 5s, 1923, \$	4,000.00	4,000.00	4,360.00
Evansville & Terre Haute: —			
Sullivan County Branch, 5s, 1930, .	27,000.00	27,000.00	27,540.00
Minneapolis Street Railway, 7s, 1910, .	1,000.00	1,000.00	1,050.00

WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.				
Dakota & Great Southern,	5s, 1916,	\$ 5,000.00	5,000.00	5,650.00
N. Y., N. H. & H., Ctf.,	4s, 1908,	100.00	100.00	225.00
Totals,		\$ 37,100.00	37,100.00	38,825.00
BANK STOCKS.				
98 shares Windham National,		\$ 9,300.00	9,300.00	11,625.00
12 " Merchants " Norwich,		1,200.00	1,200.00	1,500.00
36 " First " "		3,600.00	3,600.00	3,600.00
5 " Thames " "		500.00	500.00	800.00
60 " Nat. Bk. Commerce, New London,		6,000.00	6,000.00	8,700.00
20 " Aetna National, Hartford,		2,000.00	2,000.00	3,800.00
Totals,		\$ 22,600.00	22,600.00	30,025.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,827; total amount,	\$290,043.87
2	Number of depositors having \$1,000 and not over \$2,000,	57; total amount,	77,472.81
3	Number of depositors having over \$2,000 and not over \$10,000,	15; total amount,	42,909.63
4	Number of depositors having over \$10,000,	0; total amount,	0
	Total number of depositors,	1,899; total deposits,	\$410,426.30
	Largest amount due a single depositor,		5,696.39
7	Number of accounts opened during the past year, 178; number closed, 270; decrease, 92.		
8	Amount deposited, including interest credited, during the past year,		71,834.98
9	Amount withdrawn during the past year,		104,388.96
10	Amount of decrease,		32,554.00
11	Amount of income received during the past year was		18,743.13
12	Total expenses, including salaries, during the past year, were		2,490.83
13	State tax during the past year was		737.90
14	Dividends the past year :		
	1½ per cent. paid April 1, 1902; amount,	\$7,211.42	
	1½ per cent. paid Oct. 1, 1902; amount,	6,790.96—	14,002.38
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		1 0.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus or profit and loss during the past year was		783.83

WILLIMANTIC SAVINGS INSTITUTE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

19	Amount of assets yielding no income the past year, ...	\$7,525.00
20	Loans on real estate— are they all first mortgages?	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, ...	27,500.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, ...	2,400.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, ...	5,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, ...	0
25	Net income from foreclosed real estate during the past year, ...	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Monday in June.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Monday in June.	

OFFICERS.— President, M. Eugene Lincoln ; Treasurer, Noah D. Webster ;
Directors or Trustees, William H. Yeomans, Charles A. Capen, Samuel L. Burling-
ham, Frank F. Webb, Frank Larrabee, Jeremiah O'Sullivan.

WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$261,530.00	Whole amount of deposits, . . .	\$744,869.62
Loans on collateral security, . . .	114,808.73	Surplus account, . . .	5,000.00
Loans on personal security only, . . .	63,845.00	Interest account, less current expenses and taxes paid, . . .	11,587.07
Town, city, and borough notes and orders, . . .	20,600.00		
School district notes and orders, . . .	2,965.00		
Town, city, school district, and corporation bonds, . . .	84,755.00		
Railroad bonds, . . .	117,845.00		
Bank stocks in Connecticut, . . .	8,140.00		
Bank stocks in other States, . . .	2,280.00		
Real estate by foreclosure, . . .	66,700.00		
Banking house, . . .	16,350.00		
Insurance and taxes advanced on real estate mortgaged, . . .	948.74		
Call loans, . . .	10,000.00		
Cash in banks, . . .	27,439.40		
Cash in vault, . . .	13,749.82		
Total Assets, . . .	\$761,456.69	Total Liabilities, . . .	\$761,456.69

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, ... \$	10,000.00	10,000.00	10,000.00
" Sterling, ...	1,500.00	1,500.00	1,500.00
Borough of Danielson, ...	9,100.00	9,100.00	9,100.00
Totals, ... \$	20,600.00	20,600.00	20,600.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 4, Killingly, ... \$	500.00	500.00	500.00
" " 6, "	400.00	400.00	400.00
" " 9, "	1,590.00	1,590.00	1,590.00
" " 13, "	475.00	475.00	475.00
Totals, ... \$	2,965.00	2,965.00	2,965.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
City of St. Paul, Minn., 4½s, 1919, \$	6,000.00	6,000.00	7,080.00
" Duluth, " 6s, 1908,	2,000.00	2,000.00	2,880.00
" New Albany, Ind., 5s, 1908,	7,000.00	7,000.00	7,840.00
" Tacoma, Wash., 5s, 1919,	10,000.00	10,000.00	10,500.00
" Colorado Springs, Col., 4s, 1917,	5,000.00	5,000.00	5,250.00
Topeka Water Co., 5s,	6,500.00	4,755.00	4,755.00
Totals, ... \$	36,500.00	34,755.00	37,805.00
RAILROAD BONDS.			
Chicago, Burlington & Quincy, 7s, 1903, \$	5,000.00	5,600.00	5,500.00
Chicago, Mil. & St. Paul:—			
Chicago & Pacific, Western Div., 5s, 1921,	25,000.00	29,500.00	30,500.00
Mineral Point Division, 5s, 1910,	10,000.00	10,000.00	11,200.00
General gold, 8½s, 1909,	10,000.00	10,350.00	10,450.00
Chicago & Eastern Illinois, 5s, 1937,	5,000.00	6,000.00	6,250.00
" " 6s, 1907,	1,000.00	1,000.00	1,110.00
Chicago, Rock Island & Pacific, 4s, 1938,	10,000.00	10,575.00	11,000.00
Minneapolis & St. Louis, 4s, 1949,	8,000.00	8,000.00	8,400.00
St. Paul, Minn. & Manitoba:—			
Montana Central, 5s, 1937,	10,000.00	12,350.00	12,500.00
Dakota Extension, 6s, 1910,	5,000.00	5,575.00	5,900.00
Oswego & Rome, 7s, 1915,	3,000.00	3,495.00	4,200.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,500.00
Sunbury, Hazelton & Wilkesbarre, 5s, 1928,	9,900.00	9,900.00	10,890.00
Totals, ... \$	106,900.00	117,845.00	123,400.00
BANK STOCKS.			
2 shares Uncas National, Norwich, . \$	200.00	200.00	210.00
12 " Merchants " " .	1,200.00	1,200.00	1,440.00
30 " First " " .	3,000.00	4,000.00	8,000.00
17 " Windham Co. " Danielson, .	1,700.00	1,700.00	1,870.00
8 " First " Putnam, .	800.00	1,040.00	1,120.00
100 " Phenix " New York, .	2,000.00	2,280.00	2,750.00
Totals, ... \$	8,900.00	10,420.00	10,890.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,322; total amount,	\$434,305.62
2	Number of depositors having \$1,000 and not over \$2,000,	126; total amount,	167,350.37
3	Number of depositors having over \$2,000 and not over \$10,000,	49; total amount,	143,213.63
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,497; total deposits,	\$744,869.62
6	Largest amount due a single depositor,		6,534.25
7	Number of accounts opened during the past year, 421; number closed, 325; increase, 96.		
8	Amount deposited, including interest credited, during the past year,		211,281.14
9	Amount withdrawn during the past year,		167,346.40
10	Amount of increase,		43,934.74
11	Amount of income received during the past year was		32,951.59
12	Total expenses, including salaries, during the past year, were		2,205.06
13	State tax during the past year was		1,383.68
14	Dividends the past year:—		
	2 per cent. paid Oct., 1901; amount,	\$13,256.27	
	2 per cent. paid April, 1902; amount,	13,675.08—	26,931.35
15	Net amount of premiums charged off the past year,		672.00
16	Total amount of loans of every description charged off the past year,		2,683.00
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year, was		2,825.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		28,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		17,160.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		1½
25	Net income from foreclosed real estate during the past year,		1,016.00
26	Date of annual meeting of Incorporators to elect Trustees or Directors, July.		
27	Date of annual meeting to elect President, Treasurer, and other officers, July.		

OFFICERS.—President, James Perkins; Vice-President, John A. Paine; Treasurer, C. C. Young; Directors or Trustees, A. D. Putnam, R. R. James, C. A. Young, F. E. Bitgood, J. M. Paine, J. R. Davis, A. B. Mathewson.

WINDSOR LOOKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$61,442.00	Whole amount of deposits, . . .	\$214,102.40
Loans on personal security only, . . .	4,840.00	Surplus account, . . .	8,600.00
Town, city, and borough notes and orders, . . .	1,000.00	Interest account, less current expenses and taxes paid, . . .	2,058.51
Town, city, school district, and corporation bonds, . . .	2,000.00		
Railroad bonds, . . .	76,050.00		
Bank stocks in Connecticut, . . .	60,975.00		
Cash in banks, . . .	12,427.80		
Cash in vault, . . .	1,521.11		
Total Assets, . . .	\$219,755.91	Total Liabilities, . . .	\$219,755.91

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Simsbury, note, ... \$	1,000.00	1,000.00	1,000.00
TOWN, CITY, SCHOOL DISTRICT, AND CORP. BONDS.			
San Diego, 4½s, 1909-22, \$	2,000.00	2,000.00	2,800.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul :—			
Dubuque Division, 6s, 1920, \$	30,000.00	36,800.00	38,700.00
Fargo & Southern " 6s, 1924,	1,000.00	1,000.00	1,320.00
Wisconsin & Minn. " 5s, 1921,	5,000.00	6,000.00	6,960.00
Chicago & Northwestern :—			
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,070.00
Northwestern Union, 6s, 1929,	12,000.00	14,000.00	17,160.00
St. Paul, Minn. & Manitoba, 6s, 1933,	5,000.00	7,000.00	6,800.00
" " " 4½s, 1934,	5,000.00	5,750.00	5,650.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,150.00
Totals, ... \$	64,000.00	76,050.00	82,810.00
BANK STOCKS.			
29 shares First National, Suffield, \$	2,900.00	2,900.00	4,350.00
102 " State, Hartford,	10,200.00	10,200.00	13,776.00
78 " Hartford National, "	7,600.00	10,820.00	11,025.00
135 " American " "	6,750.00	9,000.00	10,125.00

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
85 shares First	National, Hartford,	\$ 3,500.00	4,250.00	4,480.00
14 " Ætna	" "	1,400.00	2,280.00	2,800.00
88 " Phenix	" "	3,800.00	4,788.00	4,788.00
20 " Charter Oak	" "	2,000.00	1,890.00	2,000.00
7 " National Ex.,	" "	850.00	850.00	455.00
60 " Thames	" Norwich,	6,000.00	9,480.00	9,600.00
12 " First	" Wallingford,	1,200.00	1,572.00	1,620.00
50 " Waterbury	" Waterbury,	2,500.00	4,000.00	4,250.00
Totals,		\$ 48,200.00	60,975.00	69,269.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,225 ; total amount,	\$90,882.06
2	Number of depositors having \$1,000 and not over \$2,000,	49 ; total amount,	67,982.13
3	Number of depositors having over \$2,000 and not over \$10,000,	19 ; total amount,	55,738.21
4	Number of depositors having over \$10,000,	0 ; total amount,	0
5	Total number of depositors,	1,293 ; total deposits,	\$214,102.40
6	Largest amount due a single depositor,		5,412.18
7	Number of accounts opened during the past year, 258 ; number closed, 170 ; increase, 88.		
8	Amount deposited, including interest credited, during the past year,		156,250.15
9	Amount withdrawn during the past year,		150,728.06
10	Amount of increase,		5,522.09
11	Amount of income received during the past year was		10,560.48
12	Total expenses, including salaries, during the past year, were		787.40
13	State tax during the past year was		222.04
14	*Dividends the past year:		
	2 per cent. paid April 1, 1902; amount,	\$3,916.02	
	2 per cent. paid Oct., 1, 1902; amount,	3,946.18—	7,862.20
15	Net amount of premiums charged off the past year,		950.50
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, during the past year, was		300.00
19	Amount of assets yielding no income the past year,		0
20	Loans on real estate—are they all first mortgages ?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,350.00

*Three and one-half per cent. per annum on excess of \$3,000.

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$1,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	0
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,	0
25	Net income from foreclosed real estate during the past year,	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, second Thursday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, second Thursday in July.	

OFFICERS. — President, William Mather ; Treasurer, A. W. Converse ; Directors or Trustees, William Mather, J. R. Montgomery, George Glover, C. E. Chaffee, G. M. Montgomery, Geo. P. Clark, C. A. Cleaveland, J. H. Hayden, Allen Pease, Jas. T. Coogan, E. B. Bailey, J. W. Johnson, S. McAuley.

THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer,

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$521,974.00	Whole amount of deposits, \$1,698,559.88	
Loans on collateral security, . . .	22,915.00	Surplus account, . . .	80,000.00
Loans on personal sec'y only, . . .	56,840.00	Interest account, less current expenses and taxes paid, . . .	48,594.15
Town, city, and borough notes and orders, . . .	91,975.00	Profit and loss account, . . .	8,523.42
School district notes and orders, . . .	22,500.00		
State bonds, . . .	25,000.00		
Town, city, school district, and corporation bonds, . . .	816,000.00		
Railroad bonds, . . .	645,711.25		
Bank stocks in Connecticut, . . .	71,500.00		
Bank stocks in other States, . . .	29,025.00		
Real estate by foreclosure, . . .	5,183.67		
Banking house, . . .	4,500.00		
Premium account, . . .	1,860.00		
Cash in banks, . . .	7,948.15		
Cash in vault, . . .	8,305.88		
Total Assets, . . .	\$1,830,677.45	Total Liabilities, . . .	\$1,830,677.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Connecticut, 3½s, 1908, ...	\$ 10,000.00	10,000.00	10,000.00
" Massachusetts, 8½s, 1931, ...	15,000.00	15,000.00	16,050.00
Totals, ...	\$ 25,000.00	25,000.00	26,050.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Winchester, ...	\$ 10,000.00	10,000.00	10,000.00
Hartland, ...	8,500.00	8,500.00	8,500.00
Colebrook, ...	3,500.00	3,500.00	3,500.00
Thomaston, ...	10,000.00	10,000.00	10,000.00
Borough of Winsted, ...	59,975.00	59,975.00	59,975.00
Totals, ...	\$ 91,975.00	91,975.00	91,975.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.				
Fourth of Winchester,	\$	16,000.00	16,000.00	16,000.00
North End of New Hartford,		6,500.00	6,500.00	6,500.00
Totals,	\$	22,500.00	22,500.00	22,500.00
TOWN, CITY, SCHOOL DISTRICT, AND CORPORATION BONDS.				
Town of Windham,	4s, 1925,	\$ 25,000.00	25,000.00	27,250.00
" Norwalk,	4s, 1921,	15,000.00	15,000.00	16,200.00
" Winchester, \$8,000 each y'r,	8½s,	84,000.00	84,000.00	84,000.00
City of Rockville,	4s, 1927,	20,000.00	20,000.00	21,800.00
" South Norwalk,	4s, 1908,	25,000.00	25,000.00	25,000.00
" Chelsea, Mass.,	4s, 1936,	5,000.00	5,000.00	5,750.00
" Woonsocket, R. I.,	4s, 1927,	30,000.00	30,000.00	32,700.00
" Columbus, Ohio,	4½s, 1914,	12,000.00	12,000.00	13,080.00
" Minneapolis, Minn.,	4s, 1922,	20,000.00	20,000.00	21,800.00
" Portland, Oregon,	5s, 1923,	15,000.00	15,000.00	17,550.00
Kansas City, Mo.,	4s, 1910,	25,000.00	25,000.00	25,750.00
Arsenal School District, Hartford,	4s, 1917,	40,000.00	40,000.00	43,800.00
Totals,	\$	316,000.00	316,000.00	333,680.00
RAILROAD BONDS.				
Housatonic,	5s, 1937,	\$ 30,000.00	30,000.00	39,600.00
N. Y., N. H. & Hartford,	4s, 1908,	30,000.00	30,000.00	30,000.00
Ashtabula & Pittsburg,	6s, 1908,	25,000.00	25,000.00	27,500.00
Buffalo, New York & Erie,	7s, 1916,	1,000.00	1,000.00	1,300.00
Central of New Jersey,	5s, 1937,	25,000.00	25,000.00	33,500.00
Chicago, Rock Island & Pacific,	4s, 1938,	100,000.00	100,000.00	108,000.00
Chicago, Milwaukee & St. Paul:—				
La Crosse & Davenport,	5s, 1919,	10,000.00	10,000.00	11,500.00
Mineral Point,	5s, 1910,	25,000.00	24,161.25	27,000.00
Southwestern,	6s, 1909,	25,000.00	25,000.00	28,250.00
Chicago & Northwestern:—				
Chicago & Tomah,	6s, 1905,	25,000.00	25,000.00	26,750.00
Menominee Extension,	7s, 1911,	25,000.00	25,000.00	32,500.00
Mil., Lake Shore & Western,	6s, 1921,	8,000.00	8,000.00	10,640.00
Northwestern Union,	7s, 1917,	25,000.00	25,000.00	34,750.00
Chicago & Eastern Illinois,	5s, 1937,	40,000.00	40,000.00	49,200.00
Illinois Central, Louisville Division,	3½s, 1933,	25,000.00	23,500.00	24,500.00
" Omaha "	3s, 1951,	10,000.00	9,050.00	9,100.00
Iowa Falls & Sioux City,	7s, 1917,	25,000.00	25,000.00	33,000.00
Joliet & Northern Indiana,	7s, 1907,	25,000.00	25,000.00	28,000.00
Pitts., McKeesport & Yough.,	6s, 1932,	20,000.00	20,000.00	27,600.00
Minneapolis & St. Louis,	4s, 1949,	60,000.00	60,000.00	62,400.00
St. Paul, Minn. & Manitoba,	4½s, 1933,	30,000.00	30,000.00	33,600.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
St. Paul, Minn. & Man., Dak. Ex.,	6s,	1910,	\$		25,000.00	25,000.00	28,750.00
Eastern Ry. of Minn., No. Div.,	4s,	1948,			25,000.00	25,000.00	30,500.00
Montana Central,	5s,	1937,			10,000.00	10,000.00	12,000.00
Totals,			\$		649,000.00	645,711.25	749,940.00
BANK STOCKS.							
235 shares Hurlbut National, Winsted,			\$		28,500.00	28,500.00	35,250.00
160 " First " "					16,000.00	16,000.00	16,000.00
30 " Brooks " Torrington,					3,000.00	3,000.00	3,750.00
50 " Thomaston " Thomaston,					5,000.00	5,000.00	5,000.00
150 " Waterbury " Waterbury,					7,500.00	7,500.00	11,250.00
60 " Citizens " "					6,000.00	6,000.00	7,500.00
4 " Pequonnock " Bridgeport,					400.00	400.00	596.00
33 " Yale " New Haven,					3,300.00	3,300.00	3,960.00
50 " First " Wallingford,					5,000.00	5,000.00	5,500.00
18 " Home " Meriden,					1,800.00	1,800.00	2,124.00
85 " American Ex. " New York,					8,500.00	8,500.00	23,205.00
40 " Fourth " "					4,000.00	4,000.00	9,600.00
67 " Merchants " "					8,350.00	8,350.00	6,197.50
53 " Imp & Traders " "					5,300.00	5,300.00	34,980.00
25 " German Amer., " "					1,875.00	1,875.00	2,906.25
60 " Nat. B'k of Commerce, " "					6,000.00	6,000.00	20,400.00
Totals,			\$		100,525.00	100,525.00	188,218.75

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,202; total amount,	\$916,486.56
2	Number of depositors having \$1,000 and not over \$2,000,	484; total amount,	610,836.93
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	171,236.39
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,745; total deposits,	\$1,698,559.88
6	Largest amount due a single depositor,		8,715.99
7	Number of accounts opened during the past year, 472; number closed, 442; increase, 30.		
8	Amount deposited, including interest credited, during the past year,		324,112.43
9	Amount withdrawn during the past year,		271,315.85
10	Amount of increase,		52,796.57
11	Amount of income received during the past year was		85,802.23

THE WINSTED SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

13	Total expenses, including salaries, during the past year, were . . .	\$3,920.84
18	State tax during the past year was . . .	3,849.79
14	*Dividends the past year:	
	2 per cent. paid Jan., 1902; amount, . . . \$32,029.71	
	2 per cent. paid July, 1902; amount, . . . 82,595.56—	64,625.27
15	Net amount of premiums charged off the past year, . . .	14,055.28
16	Total amount of loans of every description charged off the past year, . . .	1,000.00
17	Amount of past due paper at this time is . . .	0
18	Net amount carried to surplus, or profit and loss, during the past year, was . . .	234.23
19	Amount of assets yielding no income the past year, . . .	15,514.00
20	Loans on real estate — are they all first mortgages? . . .	Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	15,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	80,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	20,000.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto, . . .	0
25	Net income from foreclosed real estate during the past year, . . .	0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, third Wednesday in July.	
27	Date of annual meeting to elect President, Treasurer, and other officers, third Wednesday in July.	

OFFICERS.—Vice-President, Arthur L. Clark; Treasurer, George S. Rowe; Directors or Trustees, Caleb J. Camp, Henry Gay, Rufus E. Holmes, Edward H. Persons, Arthur L. Clark, George S. Rowe.

* $3\frac{1}{2}\%$ per annum on the excess of \$2,000.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1902.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$166,167.08	Whole amount of deposits, . . .	\$234,482.61
Loans on collateral security, . . .	18,020.00	Surplus account, . . .	6,071.62
Loans on personal sec'y only, . . .	41,363.75	Interest account, less current expenses and taxes paid, . . .	22,151.88
Town, city and borough notes and orders, . . .	4,650.00		
Bank stocks in Connecticut, . . .	22,100.00		
Real estate by foreclosure, . . .	8,081.71		
Insurance and taxes advanced on real estate mortgaged, . . .	86.22		
Cash in banks, . . .	6,121.86		
Cash in vault, . . .	6,165.49		
Total Assets, . . .	\$262,706.11	Total Liabilities, . . .	\$262,706.11

INVESTMENTS.

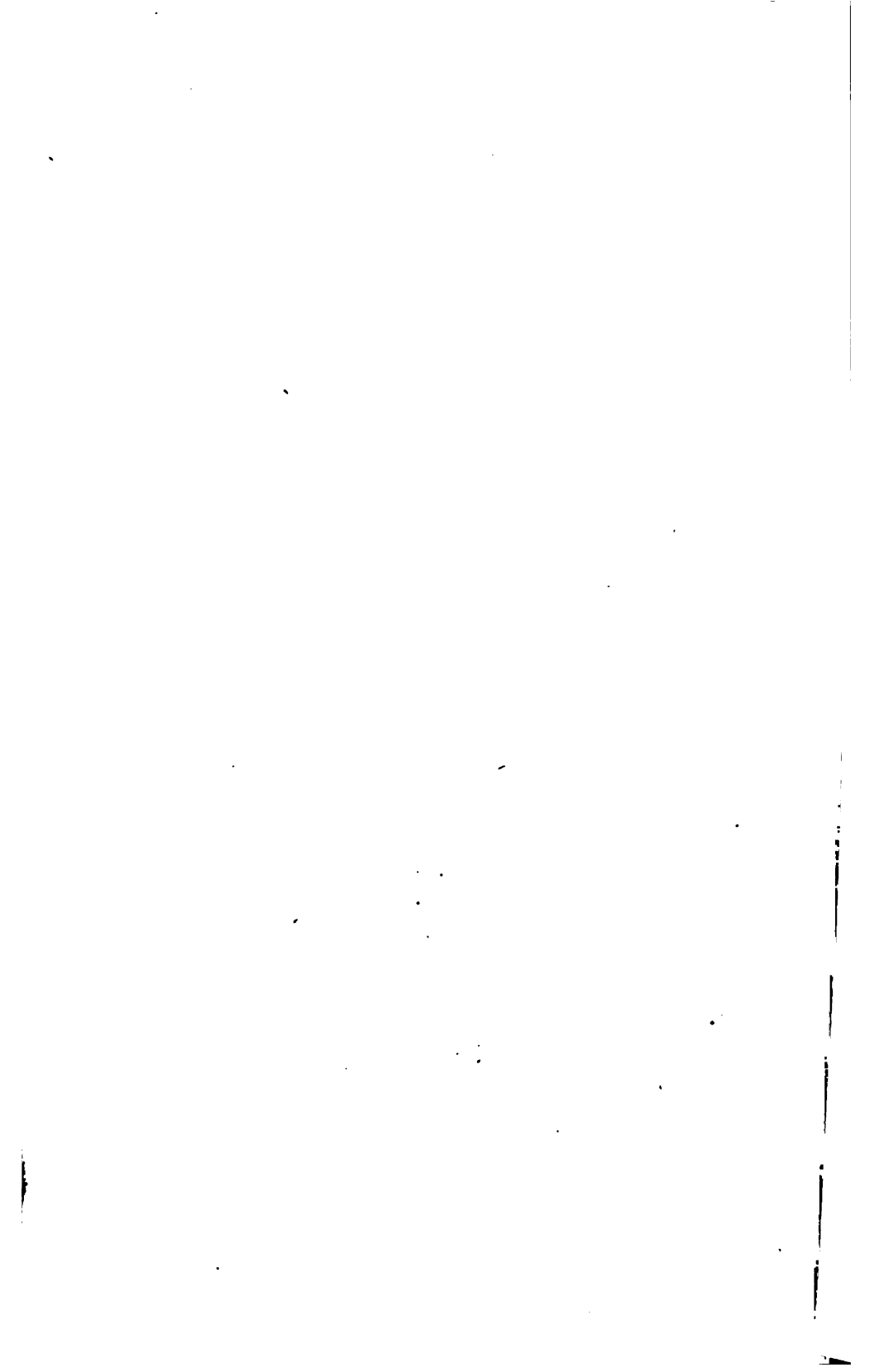
DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Woodbury, ... \$	300.00	300.00	300.00
" "	500.00	500.00	500.00
" "	850.00	850.00	850.00
" "	1,000.00	1,000.00	1,000.00
" "	2,000.00	2,000.00	2,000.00
Totals, ... \$	4,650.00	4,650.00	4,650.00
BANK STOCKS.			
162 shares Waterbury National, Waterbury, . . . \$	8,100.00	8,100.00	12,960.00
55 " Manufacturers' " " . . .	5,500.00	5,500.00	6,050.00
34 " Fourth " " . . .	3,400.00	3,400.00	4,000.00
42 " Merchants " New Haven, . . .	2,100.00	2,100.00	2,100.00
25 " Hartford " Hartford, . . .	2,500.00	2,500.00	3,500.00
5 " Birmingham " Birmingham, . . .	500.00	500.00	800.00
Total, ... \$	22,100.00	22,100.00	29,410.00

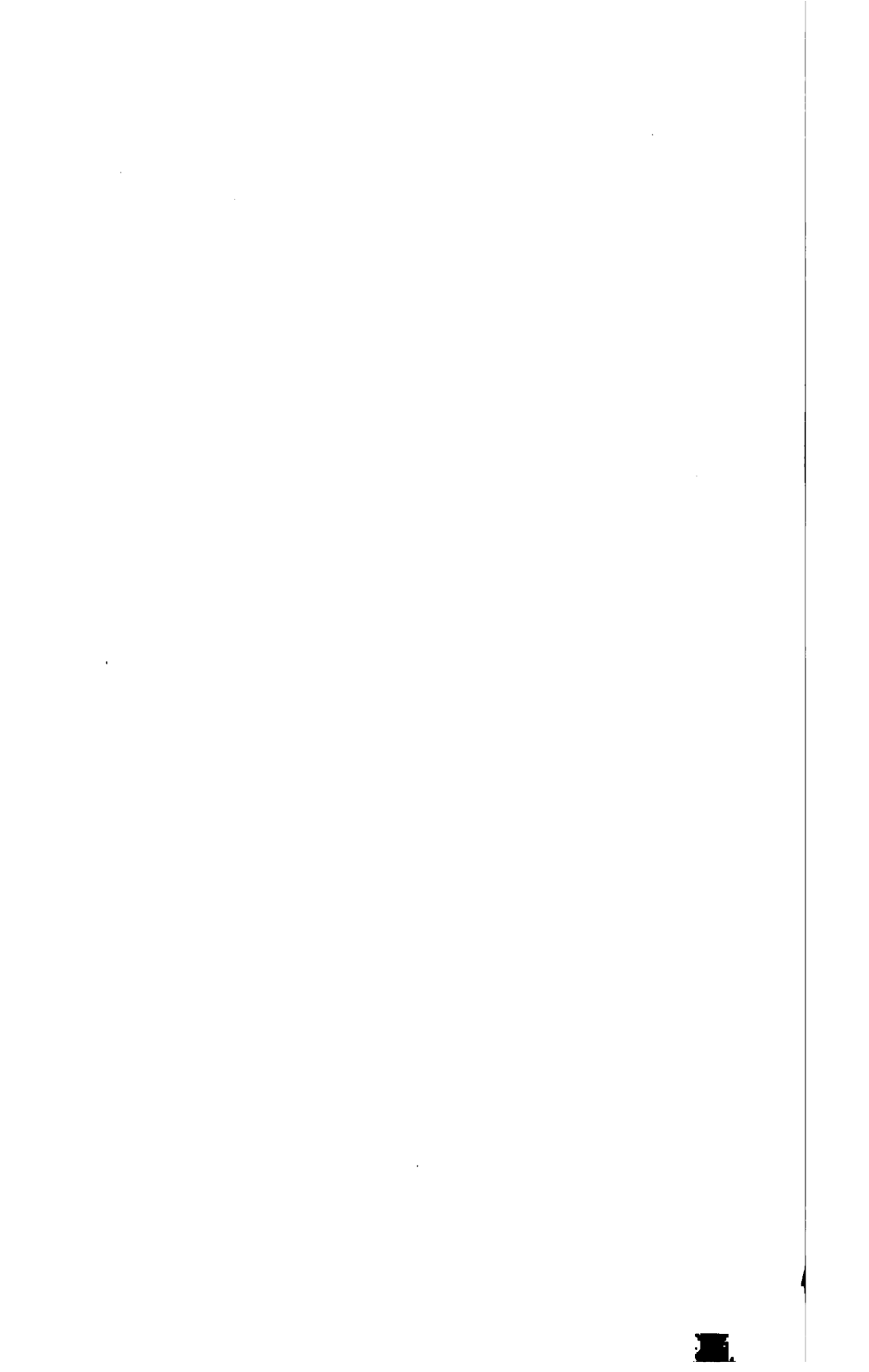
WOODBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,209; total amount,	\$196,482.00
2	Number of depositors having \$1,000 and not over \$2,000,	18; total amount,	21,622.99
3	Number of depositors having over \$2,000 and not over \$10,000,	7; total amount,	16,427.62
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,234; total deposits,	\$234,482.61
6	Largest amount due a single depositor,		3,249.40
7	Number of accounts opened during the past year, 184; number closed, 70; increase, 64.		
8	Amount deposited, including interest credited, during the past year,		58,235.88
9	Amount withdrawn during the past year,		43,044.83
10	Amount of increase,		15,191.05
11	Amount of income received during the past year was		11,464.27
12	Total expenses, including salaries, during the past year, were		1,290.89
13	State tax during the past year was		845.45
14	Dividends the past year —		
	2 per cent. paid Jan. 15, 1902; amount,	\$4,298.41	
	2 per cent. paid July 15, 1902; amount,	4,447.23	8,740.64
15	Net amount of premiums charged off the past year,		0
16	Total amount of loans of every description charged off the past year,		0
17	Amount of past due paper at this time is		0
18	Net amount carried to surplus, or profit and loss, during the past year was		0
19	Amount of assets yielding no income the past year,		6,895.00
20	Loans on real estate—are they all first mortgages?		Yes
21	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
22	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
23	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		4,700.00
24	Per cent. per annum of income on foreclosed real estate the past year, after deducting all items chargeable thereto,		0
25	Net income from foreclosed real estate during the past year,		0
26	Date of annual meeting of Incorporators to elect Trustees or Directors, Monday following 17th of June.		
27	Date of annual meeting to elect President, Treasurer, and other officers, Monday following 17th of June.		

OFFICERS. — President, Horace D. Curtis; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, S. Nettleton, M. F. Skelly, H. S. Tomlinson, L. J. Allen, D. C. Porter, F. F. Hitchcock, C. M. Harvey, W. G. Ward.





ABSTRACT OF REPORTS OF SAVINGS BANKS, FROM 1868 TO 1903 INCLUSIVE.

Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and other securities.	Invested in U. S. Bonds.	Invested in Stocks.	Real Estate, in clearing Bank houses.	Other Assets, including on hand.	Total Assets.	Excess over liabilities.
1868	48	116,681	\$26,954,902	\$45,431	\$12,850,268	\$3,250,683	\$6,481,550	\$2,496,729	\$204,892	\$2,811,018	\$27,565,781	\$265,498
1869	49	121,683	28,142,288	61,554	12,851,360	3,141,568	7,109,648	2,794,885	220,901	5,048,789	31,067,145	1,888,008
1870	50	107,572	27,519,018	80,191	11,491,197	2,752,243	8,194,269	2,636,885	194,289	5,485,061	28,691,454	1,492,360
1871	53	126,323	31,180,890	78,380	13,268,487	3,240,046	9,180,943	3,802,793	194,492	3,668,165	38,150,865	1,892,184
1872	54	138,346	36,388,860	88,280	16,787,715	4,119,513	10,191,713	3,590,895	234,841	3,719,143	41,273,150	2,272,150
1873	55	149,911	41,308,681	48,775	21,061,619	4,570,204	10,585,029	3,678,078	307,578	3,676,968	44,949,466	3,703,008
1874	58	165,692	47,904,884	120,462	26,061,163	5,601,305	9,188,484	3,968,855	385,111	8,027,148	51,203,065	3,177,768
1875	64	177,887	55,297,705	69,585	32,144,602	7,382,228	7,138,486	9,877,706	412,189	1,699,608	58,619,779	3,252,498
1876	73	186,987	62,717,814	81,705	38,265,514	8,476,413	8,836,154	10,601,343	428,164	1,888,989	65,307,466	2,507,949
1877	78	201,742	68,628,897	161,046	43,174,015	9,485,818	4,771,970	11,651,691	498,943	1,754,557	71,371,365	2,596,960
1878	79	204,741	70,769,407	151,407	47,226,863	8,596,818	4,039,564	11,685,335	531,946	1,599,154	73,877,582	2,763,767
1879	86	206,374	73,783,902	99,028	51,552,263	7,042,492	4,141,645	11,196,366	581,946	2,360,340	76,876,046	2,968,219
1880	87	208,050	76,489,310	655,847	55,983,219	5,090,709	4,974,423	10,554,859	574,743	3,009,702	79,537,656	2,892,499
1881	86	208,514	75,324,173	283,434	55,408,988	4,715,266	6,067,656	12,180,119	767,215	2,202,380	81,886,681	2,673,024
1882	86	204,575	77,314,373	409,864	52,357,212	4,514,246	7,192,360	11,768,279	2,208,474	2,822,464	80,373,988	2,649,701
1883	86	199,795	72,515,498	657,017	48,142,697	3,601,176	6,760,664	11,591,003	4,959,119	2,861,131	76,241,316	2,852,180
1884	85	202,885	72,542,443	598,185	45,108,808	3,388,065	8,168,695	11,691,003	4,959,119	2,861,131	76,241,316	2,852,180
1885	85	213,918	76,518,570	170,522	42,791,160	4,800,200	7,245,233	16,681,918	5,397,281	3,527,867	79,943,659	3,254,566
1886	84	225,366	80,522,800	285,448	39,808,956	7,069,301	6,728,479	20,018,758	5,675,823	4,081,815	84,243,181	3,485,893
1887	84	237,908	84,242,410	79,874	38,381,187	10,714,984	5,640,570	25,100,873	5,366,521	3,531,179	88,815,870	3,894,085
1888	84	246,652	88,036,384	241,870	38,517,003	11,612,129	8,774,929	28,301,857	5,194,869	3,849,756	92,679,063	4,338,809
1889	84	262,245	90,614,623	694,497	39,202,431	10,443,435	3,966,656	33,476,645	4,947,264	3,546,717	96,625,157	4,338,057
1890	84	256,097	92,481,425	633,620	39,723,616	9,963,153	3,249,880	35,357,549	4,879,619	4,089,006	97,717,921	4,602,876
1891	85	266,888	97,424,820	421,376	40,536,264	9,971,400	3,116,542	40,408,600	4,738,928	3,918,009	102,691,528	4,845,927
1892	85	278,415	102,189,985	385,648	41,712,905	11,379,789	3,879,706	44,018,446	4,606,113	3,299,989	107,896,912	5,698,358
1893	85	287,776	105,850,079	59,158	43,355,590	10,923,364	1,990,090	47,670,446	4,442,078	3,585,471	111,816,677	5,907,740
1894	86	294,896	110,370,962	76,442	44,987,086	10,975,620	1,554,170	51,484,085	4,229,381	3,468,513	116,643,875	6,190,471
1895	86	306,951	116,406,675	89,701	46,800,898	12,860,754	902,820	55,837,085	3,837,085	3,504,206	123,452,882	6,986,466
1896	87	317,925	122,632,159	110,966	49,440,463	13,182,666	857,275	59,711,126	3,463,679	3,635,964	130,241,025	7,548,499
1897	87	331,061	130,696,729	104,489	51,891,336	13,250,486	726,400	66,035,570	3,340,547	4,415,273	138,556,913	7,868,744
1898	89	335,879	139,867,230	293,001	53,506,305	13,299,513	599,200	67,241,119	3,088,479	5,074,554	143,819,170	8,558,950
1899	90	337,254	136,928,858	146,975	55,266,854	11,619,481	727,950	69,897,647	2,964,263	5,414,600	148,020,795	8,944,993
1900	90	346,758	143,159,123	52,778	57,657,686	11,329,143	1,667,580	73,712,656	2,885,383	5,325,678	153,528,576	9,810,675
1901	89	356,445	149,126,596	61,759	60,683,074	12,243,543	2,261,243	76,239,316	2,780,276	5,173,523	159,429,184	9,967,889
1902	89	366,661	155,969,797	28,055	62,606,801	11,055,062	2,159,285	81,597,119	2,771,407	5,985,166	166,175,310	10,176,358
1903	89	375,810	163,482,498	48,082	64,896,216	10,187,011	2,908,225	86,046,509	2,921,517	7,564,066	173,925,546	10,368,015
1904	88	383,137	174,135,194	18,198	66,411,680	9,371,598	3,068,875	93,329,830	3,095,364	7,176,080	184,490,698	10,327,310
1905	89	410,842	183,781,942	29,707	67,705,493	10,492,075	1,268,200	103,990,316	3,260,656	7,577,487	194,324,267	10,513,578
1906	90	425,588	193,248,000	42,089	69,425,229	11,142,264	811,700	111,341,283	3,612,835	8,064,084	204,426,845	11,138,806
1907	90	444,407	203,532,226	24,625	70,204,423	12,101,975	559,700	119,406,094	3,934,279	8,909,420	214,862,867	11,346,046

REPORTS OF STATE BANKS.

September 15, 1902.

THE CITY BANK, HARTFORD.

STATEMENT, SEPTEMBER 15, 1901.

ASSETS.

Loans and discounts, ...	\$390,095.89
Overdrafts, ...	867.97
Stocks and securities, ...	802,918.45
Vault, furniture and fixtures, ...	23,540.80
Other real estate, ...	8,200.00
Due from approved reserve agents, ...	71,801.24
Due from other banks, bankers, and trust companies, ...	86,850.70
United States and National bank notes, ...	29,950.00
Gold coin, ...	14,700.00
Silver coin, ...	2,886.00
Minor coin, ...	523.56
Checks and cash items, ...	9,833.48
Total Assets, ...	\$1,415,667.59

LIABILITIES.

Capital stock, ...	\$440,000.00
Other undivided profits, less current expenses and taxes paid, ...	91,490.42
Due to banks, bankers, and trust companies, ...	21,508.52
Dividends unpaid, ...	6.00
General deposits, ...	862,667.65
Cashiers' checks, ...	55.00
Total Liabilities, ...	\$1,415,667.59

Past-due paper, ... \$44,858.26

Par value of stock, \$100 ; market value, \$91.

Rate per cent. of last dividend, and when paid, 8 per cent., January, 1901.

C. T. WELLES, President.

EDWARD D. REDFIELD, Cashier.

DIRECTORS.—Charles A. Jewell, Wm. B. Clark, Charles B. Whiting, Maro S. Chapman, E. D. Robbins, George Pope, E. S. Goodrich, C. T. Welles, S. C. Dunham, A. S. Hyde.

CITY BANK, NEW HAVEN.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$875,719.44
Stocks and securities, ...	230,407.02
Banking house, furniture and fixtures, ...	40,000.00
Due from approved reserve agents, ...	143,816.32
Due from other banks, bankers, and trust companies, ...	65,959.95
United States and National bank notes, ...	47,466.00
Gold coin, ...	31,000.00
Silver coin, ...	1,000.00
Minor coin, ...	293.47
Checks and cash items, ...	19,827.43
Total Assets, ...	\$1,454,989.63

LIABILITIES.

Capital stock, ...	\$500,000.00
Surplus fund, ...	100,000.00
Other undivided profits, less current expenses and taxes paid, ...	30,874.69
Due to banks, bankers, and trust companies, ...	51,140.30
Dividends unpaid, ...	449.00
General deposits, ...	772,525.74
Total Liabilities, ...	\$1,454,989.63

Past-due paper, ... \$60.00

Par value of stock, \$100; Market value, \$140.

Rate per cent. of last dividend, and when paid, 8 per cent., July 1, 1902.

GEO. W. CURTIS, President.

CHAS. E. CURTIS, Vice-President.

SAMUEL LLOYD, Cashier.

DIRECTORS.—Geo. W. Curtis, George J. Brush, Chas. B. Wooster, Willis E. Miller, Cornelius S. Morehouse, Eli Whitney, James D. Dewell, Elliott H. Morse, George D. Watrous.

CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$669,873.59
Overdrafts, ...	8,888.48
Stocks and securities, ...	188,721.25
Banking house, furniture and fixtures, ...	87,000.00
Due from approved reserve agents, ...	56,231.26
Due from other banks, bankers, and trust companies, ...	22,509.66
United States and National bank notes, ...	22,775.00
Gold coin, ...	41,174.50
Silver coin, ...	1,005.00
Minor coin, ...	238.67
Checks and cash items, ...	6,871.17
Total Assets, ...	\$1,044,783.58

LIABILITIES.

Capital stock, ...	\$150,000.00
Other undivided profits, less current expenses and taxes paid, ...	117,112.21
Due to banks, bankers, and trust companies, ...	12,254.32
Dividends unpaid, ...	84.60
General deposits, ...	765,332.45
Total Liabilities, ...	\$1,044,783.58

Past-due paper, ... \$5,057.65
 Par value of stock, \$30; market value, \$45.
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1902.

SAMUEL E. ELMORE, President.

H. W. ERVING, Cashier.

H. J. MAERCKLEIN, Assistant Cashier.

DIRECTORS.—Samuel E. Elmore, J. M. Allen, M. W. Graves, S. B. Bosworth,
 L. R. Cheney, E. O. Weeks, Wm. H. Watrous, A. F. Eggleston, A. D. Coffin.

THE MECHANICS BANK, NEW HAVEN.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$595,447.94
Overdrafts, ...	878.08
Stocks and securities, ...	10,800.00
Banking house, furniture and fixtures, ...	28,000.00
Due from approved reserve agents, ...	123,867.98
Due from other banks, bankers, and trust companies, ...	39,961.80
United States and National bank notes, ...	17,531.00
Gold coin, ...	17,000.00
Silver coin, ...	2,700.00
Minor coin, ...	532.92
Checks and cash items, ...	9,804.71
Suspense account, ...	4,477.84
Checks for clearing house, ...	35,076.91
Total Assets, ...	\$885,074.14

LIABILITIES.

Capital stock, ...	\$300,000.00
Surplus fund, ...	85,000.00
Other undivided profits, less current expenses and taxes paid, ...	14,358.44
Due to banks, bankers, and trust companies, ...	5,660.31
Dividends unpaid, ...	1,237.50
General deposits, ...	528,817.89
Total Liabilities, ...	\$885,074.14

Past-due paper, ... \$4,600.00

Par value of stock, \$80; market value, \$75.

Rate per cent. of last dividend, and when paid, $2\frac{1}{2}$ per cent., July 1, 1902.

CHARLES S. LEETE, President.

CHARLES H. TROWBRIDGE, Cashier.

DIRECTORS.—Charles S. Leete, Joel A. Sperry, Oliver S. White, D. A. Blakeslee, Franklin H. Hart, Wm. H. Douglass, John S. Cannon, F. W. Benedict, H. D. Clark.

SAYBROOK BANK, ESSEX.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$99,805.01
Stocks and securities, ...	12,000.00
Banking house, furniture and fixtures, ...	7,487.95
Other real estate, ...	500.00
Due from approved reserve agents, ...	5,900.87
Due from other banks, bankers, and trust companies, ...	3,223.73
United States and National bank notes, ...	4,156.00
Gold coin, ...	2,242.50
Silver coin, ...	2,501.15
Minor coin, ...	61.85
Checks and cash items, ...	1,216.51
Total Assets, ...	<u>\$188,595.57</u>

LIABILITIES.

Capital stock, ...	\$50,000.00
Surplus fund, ...	4,800.00
Other undivided profits, less current expenses and taxes paid, ...	575.00
Due to banks, bankers, and trust companies, ...	4,018.19
Dividends unpaid, ...	21.66
General deposits, ...	79,185.73
Total Liabilities, ...	<u>\$188,595.57</u>

Past-due paper, ... \$5,844.85

Par value of stock, \$50; market value, \$45.

Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1902.

D. W. SPENCER, President.

GEO. I. STEVENS, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS.—D. W. Spencer, G. I. Stevens, S. J. Tiley, A. M. Wright, E. E. Dickinson, C. E. Chapman, L. P. Parker, H. B. Sisson, C. G. Cheney, J. H. Day, Jr.

STATE BANK, HARTFORD.

STATEMENT, SEPTEMBER 15, 1903.

ASSETS.

Loans and discounts, ...	\$1,784,745.28
Overdrafts, ...	16,573.44
Stocks and securities, ...	195,742.71
Banking house, furniture and fixtures, ...	50,000.00
Due from approved reserve agents, ...	141,325.53
Due from other banks, bankers, and trust companies, ...	30,089.94
United States and National Bank notes, ...	23,336.00
Gold coin and gold certificates, ...	41,560.00
Silver coin, ...	770.00
Minor coin, ...	74.51
Checks and cash items, ...	6,689.58
Total Assets, ...	\$2,290,906.98

LIABILITIES.

Capital stock, ...	\$400,000.00
Other undivided profits, less current expenses and taxes paid, ...	223,609.39
Due to banks, bankers, and trust companies, ...	4,714.40
Dividends unpaid, ...	296.44
General deposits, ...	1,657,286.75
Reserved for taxes, ...	5,000.00
Total Liabilities, ...	\$2,290,906.98

Past-due paper, all secured, ... \$5,000.00
 Par value of stock, \$100; market value, \$125.
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1st, 1903.

GEO. F. HILLS, President.

GEO. H. BURT, Cashier.

DIRECTORS.—Geo. F. Hills, A. E. Hart, E. Gay, E. G. Whittlesey, C. B. Ingraham, Geo. E. Taintor, C. H. Lawrence, P. Garvan, John R. Buck.

THE UNION BANK, NEW LONDON.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$521,689.23
Overdrafts, ...	476.72
Stocks and securities, ...	175,886.21
Banking house, furniture and fixtures, ...	12,000.00
Other real estate, ...	6,790.50
Due from approved reserve agents, ...	148,482.55
Due from other banks, bankers, and trust companies, ...	80,743.94
United States and National bank notes, ...	44,745.00
Gold coin, ...	26,245.00
Silver coin, ...	4,191.70
Minor coin, ...	740.46
Checks and cash items, ...	27,639.71
Revenue stamp account, ...	19.63
Total Assets, ...	\$999,550.64

LIABILITIES.

Capital stock, ...	\$300,000.00
Surplus fund, ...	50,000.00
Other undivided profits, less current expenses and taxes paid, ...	29,695.45
Due to banks, bankers, and trust companies, ...	30,193.14
Dividends unpaid, ...	267.00
General deposits, ...	589,329.28
Exchange, ...	65.82
Total Liabilities, ...	\$999,550.64

Past-due paper, ... \$4,283.31

Par value of stock, \$100; market value, \$102.

Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1902.

ROBERT COIT, President.

GEORGE F. TINKER, Vice-President.

J. LAWRENCE CHEW, Cashier.

DIRECTORS.—W. H. Chapman, Robert Coit, George F. Tinker, Israel Matson, Arnold Rudd, J. Lawrence Chew, W. B. Coit, Frank R. Brandegge, Chas. H. Klinck, Aug. C. Tyler, Walter C. Noyes, Edward T. Brown.

UNITED STATES BANK, HARTFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$348,584.43
Overdrafts, ...	15,029.88
Stocks and securities, ...	1,421,021.50
Due from approved reserve agents, ...	219,885.40
Due from other banks, bankers, and trust companies, ...	12,869.88
United States and National bank notes, ...	71,614.00
Gold coin, ...	28,045.00
Silver coin, ...	8,281.00
Minor coin, ...	502.95
Checks and cash items, ...	17,545.86
Total Assets, ...	\$2,632,878.85

LIABILITIES.

Capital stock, ...	\$100,000.00
Surplus fund, ...	250,000.00
Other undivided profits, less current expenses and taxes paid, ...	39,528.76
Due to banks, bankers, and trust companies, ...	18,971.80
General deposits, ...	2,229,378.29
Total Liabilities, ...	\$2,632,878.85

Past due paper, ... \$8,250.00
 Par value of stock, \$100; market value, \$385.
 Rate per cent. of last dividend, and when paid, 5 per cent., July 1, 1902.

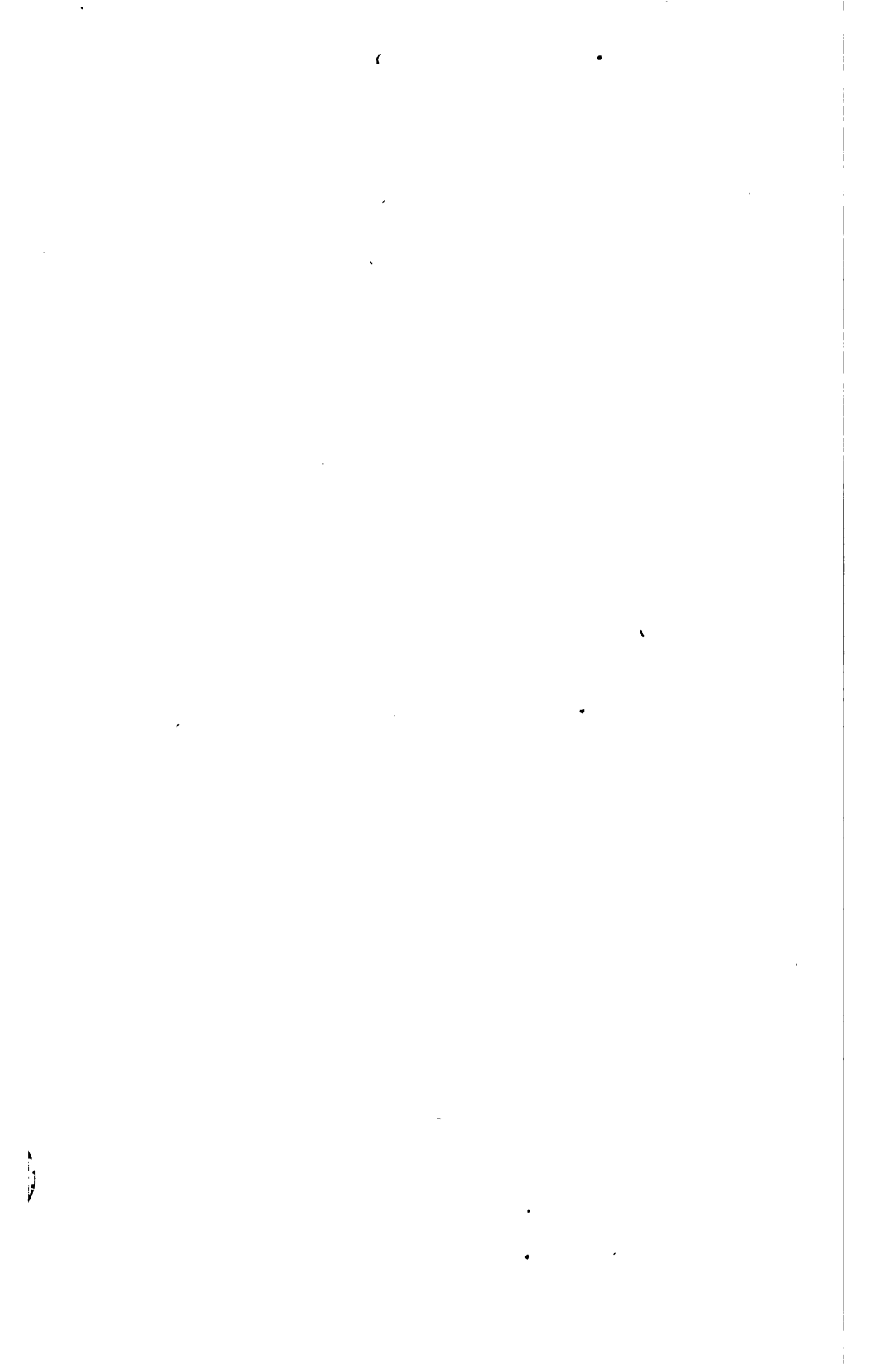
H. L. BUNCE, President.

WILLIAM H. BULKELEY, Vice-President.
 F. S. SEXTON, Cashier.

DIRECTORS.—M. G. Bulkeley, S. G. Dunham, W. H. Bulkeley, J. R. Hills,
 A. Collins, J. O. Enders, H. L. Bunce.

REPORTS OF TRUST COMPANIES.

September 15, 1902.



THE BRIDGEPORT TRUST COMPANY.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts,	\$328,106.59
Overdrafts,	275.73
Stocks and securities,	360,080.81
Vault, furniture and fixtures,	32,600.00
Other real estate,	57,841.42
Due from approved reserve agents,	69,171.78
Due from other banks, bankers, and trust companies,	64,424.62
United States and National bank notes,	31,154.00
Gold coin,	582.50
Silver coin, }	
Minor coin, }	1,689.27
Checks and cash items,	5,029.42
Cash advanced on estates,	805.67
Total Assets,	\$951,711.81

LIABILITIES.

Capital stock,	\$184,600.00
Surplus fund,	87,496.00
Other undivided profits, less current expenses and taxes paid,	5,407.74
Due to banks, bankers, and trust companies,	1,286.68
General deposits,	788,258.47
Deposits in savings department,	30,683.39
Special account,	4,085.58
Total Liabilities,	\$951,711.81

Past-due paper, \$3,190.50
 Par value of stock, \$100. Market value, no sales except the increase of capital stock, which sells at \$165 per share, of which \$65 per share is credited to surplus fund.

Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1902.

F. W. MARSH, President.

ORANGE MERWIN, Vice-President.

E. H. JUDSON, Treasurer.

DIRECTORS.—Francis W. Marsh, Orange Merwin, Egbert Marsh, D. Fairchild Wheeler, Edmund H. Judson.

THE CANTON TRUST COMPANY, COLLINSVILLE.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$79,707.91
Overdrafts, ...	494.21
Stocks and securities, ...	13,989.63
Premium account, ...	448.93
Furniture and fixtures, ...	220.00
Other real estate, ...	8,898.90
Due from approved reserve agents, ...	17,935.17
Due from other banks, bankers, and trust companies, ...	2,164.99
United States and National bank notes, ...	6,630.00
Gold coin, ...	1,237.50
Silver coin, }	2,192.53
Minor coin, }	
Checks and cash items, ...	153.69
Revenue stamp account, ...	203.44
Due from trust accounts, ...	588.95
Total Assets, ...	\$129,815.83

LIABILITIES.

Capital stock, ...	\$25,000 00
Surplus fund, ...	8,500.00
Other undivided profits, less current expenses and taxes paid, ...	1,297.06
Due to banks, bankers, and trust companies, ...	523.83
General deposits, ...	98,295.19
Due to trust accounts, ...	1,201.25
Total Liabilities, ...	\$129,815.83

Past-due paper, ... \$575.75
 Par value of stock, \$100.
 Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1902.

J. H. BIDWELL, President. BENJAMIN F. CASE, Vice-President.
 M. J. MCFARLAND, Cashier or Treasurer.

DIRECTORS.—J. H. Bidwell, Benjamin F. Case, O. R. Beckwith, Isaac Barnes,
 C. T. Georgia, W. R. Wagner, John D. Andrews.

THE COLONIAL TRUST COMPANY, WATERBURY.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$1,040,664.05
Stocks and securities, ...	300,000.00
Banking house, furniture and fixtures, ...	128,200.00
Due from approved reserve agents, ...	126,296.52
Due from other banks, bankers, and trust companies, ...	189,860.21
United States and National bank notes, ...	53,782.00
Gold coin, ...	1,615.00
Silver coin, ...	5,425.80
Minor coin, ...	945.59
Checks and cash items, ...	6,865.28
Total Assets, ...	\$1,847,653.95

LIABILITIES.

Capital stock, ...	\$400,000.00
Surplus fund, ...	100,000.00
Other undivided profits, less current expenses and taxes paid, ...	23,169.39
Due to banks, bankers, and trust companies, ...	39,018.09
General deposits, ...	1,285,471.47
Total Liabilities, ...	\$1,847,653.95

Past-due paper, none.

Par value of stock, \$100; market value, \$125.

Rate per cent. of last dividend, and when paid, 2½ per cent., May 1, 1902.

D. S. PLUME, President. J. H. WHITEMORE, GEO. M. WOODRUFF, Vice-Pres'ts.
LOUIS N. VAN KEUREN, Treasurer.

DIRECTORS.—D. S. Plume, J. H. Whittemore, G. M. Woodruff, Carlos French,
Franklin Farrel, C. F. Brooker, A. M. Young, C. P. Goss, E. L. Frisbie, Jr., Geo
E. Terry, John P. Elton.

COLUMBIA TRUST COMPANY, MIDDLETOWN.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.	
Loans and discounts, ...	\$95,584.24
Overdrafts, ...	848.97
Stocks and securities, ...	199,758.04
Furniture and fixtures, ...	4,000.00
Due from approved reserve agents, ...	50,088.70
Due from other banks, bankers, and trust companies, ...	28,566.89
United States and National bank notes, ...	9,504.00
Gold coin, ...	8,312.00
Silver coin, ...	570.50
Minor coin, ...	48.93
Checks and cash items, ...	549.48
Total Assets, ...	\$392,770.75

LIABILITIES.	
Capital stock, ...	\$50,000.00
Other undivided profits, less current expenses and taxes paid, ...	81,724.89
General deposits, ...	171,888.18
Deposits in savings department, ...	189,157.68
Total Liabilities, ...	\$392,770.75

Past-due paper, ... \$1,925

Par value of stock, \$100; market value, \$——.

Rate per cent. of last dividend, and when paid, 3 per cent. May 1, 1902.

E. H. BURR, President.

C. B. LEACH, Treasurer.

DIRECTORS.—O. E. Stoddard, Geo. T. Meech, H. R. Butler, Daniel W. Chase, J. P. Elliott, Dr. C. E. Stanley, H. C. Whittlesey, Charles Reynolds, C. B. Leach, E. H. Burr.

CONNECTICUT TRUST & SAFE DEPOSIT CO., HARTFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$1,184,756.85
Overdrafts, ...	14,692.88
Railroad bonds, ...	1,000,000.00
Other bonds, ...	184,842.11
Due from approved reserve agents, ...	165,849.98
Due from other banks, bankers, and trust companies, ...	106,538.27
United States and National bank notes, ...	89,832.00
Gold coin, ...	54,400.00
Silver coin, ...	4,000.00
Minor coin, ...	167.68
Checks and cash items, ...	56,691.97
Revenue stamp account, ...	400.00
Total Assets, ...	\$2,761,171.19

LIABILITIES.

Capital stock, ...	\$300,000.00
Surplus fund, ...	200,000.00
Other undivided profits, less current expenses and taxes paid, ...	114,087.55
Due to banks, bankers, and trust companies, ...	33,124.64
General deposits, ...	2,118,959.00
Total Liabilities, ...	\$2,761,171.19

Past-due paper, ... \$2,620.00

Par value of stock, \$100 ; market value, \$185.

Rate per cent. of last dividend, and when paid, 5 per cent., June 30, 1902.

MEIGS H. WHAPLES, President.

JACOB L. GREENE, Vice-President.

JOHN P. WHEELER, Treasurer.

DIRECTORS.—Geo. L. Chase, Chas. H. Smith, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, Meigs H. Whaples, John P. Wheeler, Henry S. Robinson.

THE FIDELITY COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$162,145.38
Overdrafts, ...	2,069.78
Stocks and securities, ...	79,609.56
Other real estate, ...	39.70
Due from approved reserve agents, ...	12,066.49
Due from other banks, bankers, and trust companies, ...	3,022.16
United States and National bank notes, ...	6,750.00
Gold coin, ...	560.00
Silver coin, ...	53.80
Minor coin, ...	11.20
Checks and cash items, ...	125.00
Total Assets, ...	\$266,472.97

LIABILITIES.

Capital stock, ...	\$50,000.00
Surplus fund, ...	25,000.00
Other undivided profits, less current expenses and taxes paid, ...	9,742.95
General deposits, ...	181,480.02
Reserve for taxes, ...	250.00
Total Liabilities, ...	\$266,472.97

Past-due paper, None without good collateral.

Par value of stock, \$100; market value, \$115.

Rate per cent. of last dividend, and when paid, 3½ per cent., July 1, 1902.

JOHN M. HOLCOMBE, President.

CHARLES P. COOLEY, Treasurer.

LOOMIS A. NEWTON, Secretary.

DIRECTORS.—Francis B. Cooley, Drayton Hillyer, William C. Skinner, Chas. E. Gross, Wm. B. Clark, Geo. H. Day, Robert Cheney, John M. Holcombe, R. W. Huntington, Jr., Charles P. Cooley.

THE GREENWICH TRUST, LOAN & DEPOSIT COMPANY.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts,	\$625,830.29
Overdrafts,	9,959.40
Stocks and securities,	187,520.00
Banking house, furniture and fixtures,	23,000.00
Other real estate,	18,797.86
Due from approved reserve agents,	191,505.68
Due from other banks, bankers, and trust companies,	4,365.59
United States and National bank notes,	27,828.00
Gold coin,	18,197.50
Silver coin,	1,375.10
Minor coin,	877.28
Checks and cash items,	1,514.88
Revenue stamps,	121.81
Trust loans,	4,075.85
Total Assets,	\$1,108,869.24

LIABILITIES.

Capital stock,	\$50,000.00
Other undivided profits, less current expenses and taxes paid,	83,923.67
Due to banks, bankers, and trust companies,	82,619.19
General deposits,	343,246.80
Deposits in savings department,	579,450.84
Certified deposits,	15,878.74
Accrued interest,	4,750.00
Total Liabilities,	\$1,108,869.24

Par value of stock, \$50.

Rate per cent. of last dividend, and when paid, 4 per cent., July 15, 1902.

R. JAY WALSH, President.

ALFRED A. RUNDLE, Treasurer.

DIRECTORS.—R. J. Walsh, Seaman Mead, J. F. Close, John Lyon, S. E. Mills, Webster Haight, E. L. Scofield, Whitman S. Mead, W. F. H. Lockwood.

THE HARTFORD TRUST COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$1,895,460.89
Overdrafts, ...	1,813.69
Stocks and securities, ...	273,180.14
Banking house, furniture and fixtures, ...	250,000.00
Due from approved reserve agents, ...	180,169.05
Due from other banks, bankers, and trust companies, ...	23,892.67
United States and National bank notes, ...	69,591.00
Gold coin, ...	11,735.00
Silver coin, ...	492.10
Minor coin, ...	138.68
Checks and cash items, ...	15,430.89
Total Assets, ...	<u>\$2,171,904.11</u>

LIABILITIES.

Capital stock, ...	\$300,000.00
Other undivided profits, less current expenses and taxes paid, ...	217,330.73
Due to banks, bankers, and trust companies, ...	6,796.13
Dividends unpaid, ...	17.50
General deposits, ...	1,647,759.75
Total Liabilities, ...	<u>\$2,171,904.11</u>

Past-due paper, ... \$40.00
 Par value of stock, \$100; market value, \$160.
 Rate per cent. of last dividend, and when paid, 8½ per cent., July 1, 1902.

RALPH W. CUTLER, President.

CHARLES M. JOSLYN, Vice-President.

FRANK C. SUMNER, Treasurer.

DIRECTORS.—Charles M. Joslyn, Theodore Lyman, Ralph W. Cutler, Pliny Jewell, Henry Roberts, Charles E. Billings, Henry P. Stearns, M. Bradford Scott, W. E. A. Bulkeley, Edward Milligan.

THE HOME TRUST COMPANY, DERBY.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$168,388.98
Stocks and securities, ...	224,998.77
Banking house, furniture and fixtures, ...	23,000.00
Other real estate, ...	7,321.62
Due from other banks, bankers, and trust companies, ...	12,229.90
United States and National bank notes, ...	2,017.00
Gold coin, ...	10.00
Silver coin, ...	82.50
Minor coin, ...	5.23
Checks and cash items, ...	5,911.53
Current account receivable, ...	28,145.18
Total Assets, ...	\$472,105.66

LIABILITIES.

Capital stock, ...	\$50,000.00
Surplus fund, ...	10,000.00
Other undivided profits, less current expenses and taxes paid, ...	6,813.71
Deposits in savings department, ...	354,104.47
Bills payable, ...	22,342.40
Trust estates, ...	21,917.02
Current account payable, ...	6,928.06
Total Liabilities, ...	\$472,105.66

Past-due paper, ... \$704.75

Par value of stock, \$100; market value, \$120.

Rate per cent. of last dividend, and when paid, 3 per cent., April 15, 1902.

CHARLES E. CLARK, President.

DANIEL S. BRINSMADE, Vice-President.

CHARLES N. DOWNS, Treasurer.

DIRECTORS.—C. N. Downs, W. S. Downs, Julius G. Day, Daniel S. Brinsmade, Henry F. Wanning, E. B. Gager, David A. Nichols.

MERIDEN TRUST AND SAFE DEPOSIT CO., MERIDEN.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$37,347.50
Stocks and securities, ...	8,400.00
Due from other banks, bankers, and trust companies, ...	4,457.57
Total Assets, ...	<u>\$45,205.07</u>

LIABILITIES.

Capital stock paid in, ...	\$25,000.00
Surplus fund, ...	12,500.00
Other undivided profits, less current expenses and taxes paid, ...	7,705.07
Total Liabilities, ...	<u>\$45,205.07</u>

Past-due paper, ... 0
 Par value of stock, \$100 ; market value, \$100.
 Rate per cent. of last dividend, and when paid, none paid.

WALTER HUBBARD, President.

CHAS. L. ROCKWELL, Sec. and Treas.

TRUSTEES.—Chas. F. Linsley, Chas. L. Rockwell, Walter Hubbard, Geo. M. Curtis, N. L. Bradley, John L. Billard.

THE NEW HAVEN TRUST COMPANY, NEW HAVEN.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Stocks and securities,	\$115,611.25
Premium account,	5,281.25
Due from other banks, bankers, and trust companies,	80,817.55
Total Assets,	\$151,210.05

LIABILITIES.

Capital stock,	\$100,000.00
Surplus fund,	10,000.00
Other undivided profits, less current expenses and taxes paid,	2,840.00
Deposits, special,	88,870.05
Total Liabilities,	\$151,210.05

Par value of stock, \$100.

Rate per cent. of last dividend, and when paid, 2 per cent., January 15, 1902.

THOMAS HOOKER, Vice-President.

EDW. A. BOWERS, Treasurer.

DIRECTORS.—Pierce N. Welch, Henry F. English, Thomas Hooker, Max Adler, Joseph Porter, Morris F. Tyler, Samuel E. Merwin, Eli Whitney, Benjamin R. English, Henry C. White, Edw. A. Bowers, James D. Dewell, Elliott H. Morse.

SECURITY COMPANY, HARTFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.	
Loans and discounts, ...	\$495,744.06
Overdrafts, ...	.04
Stocks and securities, ...	803,937.43
Real estate, ...	15,208.77
Due from approved reserve agents, ...	106,591.10
Due from other banks, bankers, and trust companies, ...	92,868.17
United States and National bank notes, ...	10,930.00
Gold coin, ...	20,797.50
Silver coin, ...	836.00
Minor coin, ...	3.58
Checks and cash items, ...	4,525.19
Due from trust accounts, ...	12,297.92
Total Assets, ...	\$1,063,239.76

LIABILITIES.	
Capital stock, ...	\$200,000.00
Surplus fund, ...	100,000.00
Other undivided profits, less current expenses and taxes paid, ...	17,940.06
Due to banks, bankers, and trust companies, ...	6,530.54
General deposits, ...	736,528.84
Treasurer's checks, ...	2,240.80
Total Liabilities, ...	\$1,063,239.76

Par value of stock, \$100; market value, \$180.

Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1902.

ATWOOD COLLINS, President.

HENRY E. TAINTOR, Vice-President.

CHARLES EDW. PRIOR, Treasurer.

DIRECTORS.—Carlos C. Kimball, Gurdon W. Russell, Geo. G. Sill, Frederick R. Foster, John C. Abbot, Samuel G. Dunham, Jeremiah M. Allen, John G. Root, Nathaniel Shipman, Atwood Collins, Rienzi B. Parker, D. Newton Barney, Henry E. Taintor, Charles Edw. Prior, Lyman B. Brainard.

THE SOUTH NORWALK TRUST CO., SOUTH NORWALK.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$192,248.08
Stocks and securities, ...	88,288.75
Banking house, furniture and fixtures, ...	25,786.48
Due from approved reserve agents, ...	33,521.49
Due from other banks, bankers, and trust companies, ...	12,872.26
United States and National bank notes, ...	9,430.00
Gold coin, ...	1,170.50
Silver coin, ...	800.00
Minor coin, ...	187.18
Checks and cash items, ...	257.38
Total Assets, ...	\$314,057.02

LIABILITIES.

Capital stock, ...	\$50,000.00
Other undivided profits, less current expenses and taxes paid, ...	3,001.21
Due to banks, bankers, and trust companies, ...	8,994.36
General deposits, ...	98,956.18
Deposits in savings department, ...	158,105.27
Total Liabilities, ...	\$314,057.02

Par value of stock, \$50 ; market value, \$50.

RICHARD H. GOLDEN, President.

EDWIN O. KEELER, Vice- President.

CHARLES E. HOYT, Treasurer.

DIRECTORS.—Richard H. Golden, Franklin A. Smith, Thomas I. Raymond, Charles E. Seymour, Theodore S. Lowndes, Edwin O. Keeler, Asa B. Woodward, Winthrop H. Perry, Nelson Taylor.

THE STAMFORD TRUST COMPANY, STAMFORD.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$1,672,983.91
Overdrafts, ...	48.20
Stocks and securities, ...	554,108.18
Other real estate, ...	10,450.39
Due from approved reserve agents, ...	144,576.09
Due from other banks, bankers, and trust companies, ...	44,084.44
United States and National bank notes, ...	45,842.00
Gold certificates, ...	21,470.00
Gold coin, ...	4,845.59
Silver coin, ...	4,048.50
Minor coin, ...	584.28
Checks and cash items, ...	18,700.18
Revenue stamps, ...	734.60
Total Assets, ...	\$2,522,476.84

LIABILITIES.

Capital stock, ...	\$200,000.00
Surplus fund, ...	100,000.00
Other undivided profits, less current expenses and taxes paid, ...	29,081.35
Due to banks, bankers, and trust companies, ...	36,706.98
Dividends unpaid, ...	15.00
General deposits, ...	328,270.56
Deposits in savings department, ...	1,633,680.07
Trust funds, ...	194,693.26
Treasurer's check, ...	49.12
Total Liabilities, ...	\$2,522,476.84

Past-due paper, \$7,411. \$4,547 secured by mortgage.

Par value of stock, \$100.

Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1902.

JOHN A. BROWN, President.

WALTON FERGUSON, Vice-President.

WALTER D. DASKHAM, Treasurer.

DIRECTORS.—John A. Brown, Walton Ferguson, Samuel Fessenden, Henry K. McHarg, Schuyler Merritt, Albert J. Hatch, Charles H. Lounsbury, Wm. H. Judd, Wm. W. Skiddy.

THOMPSONVILLE TRUST COMPANY, THOMPSONVILLE.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$96,777.88
Stocks and securities, ...	8,550.00
Banking house, furniture and fixtures, ...	4,000.00
Other real estate, ...	1,100.00
Due from approved reserve agents, ...	55,456.52
Due from other banks, bankers, and trust companies, ...	18,504.64
United States and National bank notes, ...	5,746.00
Gold coin, ...	2,895.00
Silver coin, ...	8,625.65
Minor coin, ...	621.45
Checks and cash items, ...	760.12
Total Assets, ...	\$197,987.26

LIABILITIES.

Capital stock, ...	\$25,000.00
Surplus fund, ...	21,984.51
Other undivided profits, less current expenses and taxes paid, ...	785.59
Due to banks, bankers, and trust companies, ...	6,660.27
Dividends unpaid, ...	884.00
General deposits, ...	143,172.89
Total Liabilities, ...	\$197,987.26

Past-due paper, ... \$2,174.51
 Par value of stock, \$25; market value, \$35.
 Rate per cent. of last dividend, and when paid, 8 per cent., April, 1902.

L. A. UPSON, President. TUDOR GOWDY, Vice-President.
 WILLIS GOWDY, Cashier and Treasurer.

DIRECTORS.—L. A. Upson, Willis Gowdy, A. H. Mathewson, A. H. Mathewson, Tudor Gowdy, G. A. Douglas.

THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, SEPTEMBER 15, 1902.

ASSETS.

Loans and discounts, ...	\$366,394.13
Stocks and securities, ...	213,182.50
Banking house, furniture and fixtures, ...	2,000.00
Due from approved reserve agents, ...	98,166.50
Due from other banks, bankers, and trust companies, ...	46,125.52
United States and National bank notes, ...	30,166.00
Gold coin, ...	2,942.50
Silver coin, ...	1,100.00
Minor coin, ...	114.58
Checks and cash items, ...	909.46
Exchanges for Clearing House, ...	3,121.97
Total Assets, ...	\$764,223.10

LIABILITIES.

Capital stock, ...	\$100,000.00
Surplus fund, ...	60,000.00
Other undivided profits, less current expenses and taxes paid, ...	54,093.04
Due to banks, bankers, and trust companies, ...	902.29
General deposits, ...	539,227.77
Contingent fund, ...	10,000.00
Total Liabilities, ...	\$764,223.10

Past-due paper, ... \$227.00
 Par value of stock, \$100; market value, none on the market.
 Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1902.

HENRY L. HOTCHKISS, President.

LOUIS H. BRISTOL, Vice-President.

EUGENE S. BRISTOL, Treasurer.

DIRECTORS.—Louis H. Bristol, Henry L. Hotchkiss, Eugene S. Bristol,
 Charles H. Townshend, Ezekiel G. Stoddard, H. Stuart Hotchkiss.

S, SE

Assets.

4,477.8

19.6

4,497.4

KING

ES, SI

Assets.

\$805.6

1,191.8

400.0

4,197.6

8,145.1

5,281.2

2,297.9

784.6

3,058.4





LAWS

RELATING TO

BANKS, SAVINGS BANKS,

AND

TRUST COMPANIES.

GENERAL STATUTES.

REVISION OF 1902.

Construction of Statutes.

TITLE ONE. — CHAPTER 1.

§ 1. Construction of statutes; words and phrases.

In the construction¹ of all statutes of this state, words and phrases shall be construed according to the commonly approved usage of the language;² and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly.

1865.
Rev. 1888, § 1.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the general assembly.

1884.
Railroad
company.

The term "banks" shall include all incorporated banks.

Rev. 1875, p. 553,
§8. Banks.
Savings banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "public buildings" shall include a statehouse, courthouse, countyhouse, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this state, or to any county, town, city, or borough in this state, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

Rev. 1875, p. 553,
§8.
Public build-
ings.

Words importing the singular number may extend and be applied to several persons or things,³ and words importing the plural number may include the singular.

1865.
Number.

§ 1. (1) The history and progress of laws furnish a legitimate and useful aid in their construction. 20 C. 518; (2) 61 C. 12, 63 C. 388; (3) 57 C. 57; (4) 57 C. 57; (5) 67 C. 289, 68 C. 515; (6) 59 C. 367, 67 C. 48, 49, 469, 70 C. 565.

LAWS

RELATING TO

BANKS, SAVINGS BANKS,

AND

TRUST COMPANIES.

money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1890, 1841, 1848.
Rev. 1898, §1581.
1895, ch. 168.
1897, ch. 120.
1899, ch. 141.

§ 1415. Obtaining money by false pretenses. Every person who shall, by any false token, pretense, or device, obtain from another any valuable thing, or any leasehold interest, or the performance of any valuable service, with intent to defraud him or any other person; or who shall obtain from another person any valuable thing, or the performance of any valuable service, by means of delivering a check, order, or draft on a third party, purporting to be an order for the payment of money, when such person knows that the maker is not entitled to draw on the drawee for the sum specified, shall be fined not more than five hundred dollars, or imprisoned not more than three years, or both.

1899, ch. 142.

§ 1422. False entries by bank officials. Every treasurer, cashier, officer, clerk, or agent, or employee, of any savings bank, trust company, bank, or banking association in this state, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the bank commissioners of this state, or the officers or auditors of, or any person appointed to examine the affairs or condition of, such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned not more than ten years.

Extract from Chapter 121.

1890, ch. 169.
1899, ch. 213.
1901, ch. 143, §18.

§ 1969. Deposit of public money and trust funds. Any public official of the state, or of any county, municipality, or school district, is hereby authorized to deposit any funds or moneys in his hands belonging to the state, or to such county, municipality, or district, or held by him as such official, or as a trustee, in and with any national or state bank or trust company in this state; *provided, however*, that such deposits shall only be made in his name as such official or trustee, or in the name of the state, county, municipality, or school district, to

§ 1415. What facts within this section. 12 C. 111. Particular kind of false pretense must be alleged. 27 C. 320. Mere naked assertion may be false pretense. *Ib.* 591. Evidence of pecuniary ability inadmissible to rebut motive. *Ib.* 592. False pretenses must be made before property is obtained. 43 C. 479.

which the money belongs, and that in no case shall the deposit by such official in any one bank or trust company exceed in aggregate at any one time thirty per cent. of the capital, surplus, and undivided profits, of such bank or trust company; and *provided, further*, that whatever interest or other pecuniary consideration such bank or trust company shall allow for or upon such deposit shall belong to and accrue to the benefit of the state, or such county, municipality, or district. Nothing herein shall affect the provisions of the charter of any municipal corporation.

Extract from Chapter 144.

Taxation.

§ 2331. Certain corporations to report and pay tax to state. Penalty. The secretary, treasurer, or cashier, of every bank, national banking association, trust, insurance, investment, and bridge company, whose stock is not exempt from taxation, shall annually in October, on or before the fifteenth day thereof, file in the office of the tax commissioner of this state a statement under oath, showing the number of shares of its capital stock and the market value thereof on the first day of October, the name and residence of each stockholder, and the number of shares owned by each on said last named date; and on or before the last day of the following February each of the corporations aforesaid shall collect from its stockholders and pay to the treasurer of this state a tax of one per cent. on the market value of each share of its stock, as such value may be determined under the provisions of § 2332, less the amount of taxes paid by such corporation upon its real estate in Connecticut during the year ending on the first day of said February; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Every such corporation shall have a lien upon the shares of its stockholders, respectively, for the payment of such taxes.

1881, 1886, 1888,
1890, 1872, 1877,
1879, 1880.
Rev. 1893, §§ 2330,
2337, 3015, 3016,
3017.
1889, chs. 63,
248.
1893, chs. 160,
189.
1897, chs. 153,
305.
1899, ch. 178.
1901, chs. 106,
165.

§ 2332. Hearings before board of equalization. During the months of October, November, and December, in each year the board of equalization shall hear all persons interested respecting the correctness of said statements, may require other and further information from said corporations, and shall determine the market value of the shares of the capital stock of

1901, chs. 106,
165.

§ 2331. Under former statute secretary not liable for the tax, but only for the forfeiture. 68 C. 311.

each of said corporations as of the first day of the said October. A written notice of the taxable value of its shares as thus fixed and determined by said board shall be mailed by said tax commissioner, postage paid, to each of said corporations on or before the thirty-first day of December in each year. Every secretary, treasurer, or cashier, who shall fail to comply with any provision of § 2331 or of this section, shall be fined not more than one thousand dollars, imprisoned not more than two years, or both.

1851, 1866, 1868,
1869, 1872, 1877,
1879, 1880.
Rev. 1883, §§ 3836,
3837, 3915, 3916,
3917.
1889, chs. 63,
243.
1893, chs. 160,
189.
1897, chs. 153,
305.
1899, ch. 178.
1901, ch. 106.

§ 2333. State remits to taxing districts. Nonresident stock. On or before the fifteenth day of April in each year, the treasurer of the state shall remit to the treasurer of each town in the state, or, in towns where the town and city governments are consolidated, to the city treasurer, the amount of the tax received as aforesaid upon such shares of the capital stock of any of the aforesaid corporations as were, on the first day of October of the preceding year, owned by persons who resided or corporations which were located in such town, subject to the deductions provided for in § 2334. Each of the aforesaid town and city treasurers shall, on or before the first of May in each year, distribute the tax derived from the shares which were owned by each stockholder resident or located therein on the first day of the preceding October, among the taxing districts, including therein the town, in which said stockholder then resided or was located, in the proportion that the tax rate fixed by each of such districts within the twelve months next preceding said first day of May bears to the combined or total tax rate of all said taxing districts; to the end that such town and the taxing districts therein may, together, receive the same amount of tax that they would have received had said shares been listed in the name of the stockholders resident or located therein, and assessed and taxed at the valuation fixed by the board of equalization, and at an aggregate rate equal to the rate prescribed in § 2331. The tax derived from the shares of any national banking association located in this state, which were on the first day of the preceding October owned by non-residents of this state, shall be paid over to the treasurer of the town within which such banking association is located.

1901, ch. 106.

§ 2334. Exemptions and deductions. So much of the deposits of any savings bank as was, on the first day of April, 1901, invested in the shares of the capital stock of any of the aforesaid corporations shall, so long as it remains invested in the same shares, be exempt, to the amount of the market value

of said shares, as determined by the aforesaid board of equalization, from payment of the tax required by § 2422. If the annual dividend hereafter paid by any of the corporations mentioned in § 2331 shall not equal the average annual dividend paid by it for the five years next preceding January first, 1901, any charitable, ecclesiastical, educational, or benevolent association, corporation, or society, located in this state, whose property is exempt from taxation, shall, upon proof of these facts and upon compliance with the provisions of this section, be entitled to demand and receive from the treasurer of this state, and said treasurer shall pay to each of said associations, corporations, or societies, such sum not exceeding one per cent. upon the market value of the shares of stock held by it in any of the aforesaid corporations, as may be required to make the dividend for the preceding calendar year equal to the average annual dividend paid by such corporation for the five years next preceding the first day of January, 1901; but no such payment shall be made unless written application therefor is made during the month of March, and then only upon proof satisfactory to the state treasurer that the applicant was the owner of the shares upon which such payment is demanded, on the first day of April, 1901, and has ever since continued to own them. The payments herein provided for shall cease on the thirty-first day of March, 1906, and until then shall be made only from the taxes paid to the treasurer by the respective corporations taxable under §§ 2331 to 2335, both inclusive.

§ 2335. Stockholders exempt. Treasurer collects unpaid taxes. Stockholders in the corporations mentioned in § 2331 shall be exempt from taxation upon their shares of stock except as in said section provided. The state treasurer shall sue for and collect any tax due under the provisions of §§ 2331, 2332, 2333, 2334, and this section, which remains unpaid.

1901, chs. 106,
105.

§ 2336. Returns by corporations of pledged stocks and bonds. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this state, shall, upon the request of the assessors of any town, city, or borough, inform them of the name of any person therein who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town, city, or borough, where said

1858.
Rev. 1898, §3888.
1897, ch. 38.

stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town, city, or borough.

Extract from Chapter 147.

1869, 1873, 1875,
1877, 1878.
Rev. 1886, §9918.

§ 2422. Returns by, and tax on, savings banks. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the state on or before the twentieth of January and on or before the twentieth of July in every year a tax on its corporate franchise computed as follows: From the amount of its deposits, exclusive of surplus, shall be deducted fifty thousand dollars, and also the amount invested in any bonds issued by this state or by any town or city in this state in aid of the construction of any railroad, and which by the statutes of this state are exempt from taxation, and also the amount invested in certain corporate stocks as provided in § 2334; and the semi-annual tax shall equal one-eighth of one per cent. of the amount of its deposits remaining, less the amount of taxes payable by it upon its real estate in Connecticut during the year ending on the first day of said January; all of which real estate shall be assessed and taxed in the town or other taxing district within which it is located. Said state tax shall be in lieu of all other taxes upon savings banks, their deposits and surplus, except the aforesaid taxation upon their real estate.

Extract from Chapter 197.

1845.
Rev. 1886, §1909.

§ 3313. Alteration and repeal of charters. All acts creating or authorizing the organization of corporations or altering the charters of corporations, which have been or shall be passed by the general assembly, and all charters under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the general assembly, unless otherwise expressly provided in such acts.

§ 2422. No deduction allowed because of securities of the United States exempt from taxation. 32 C. 173.

§ 3313. Toll bridge company required to maintain draw is subject to later act enforcing opening of draw. 4 C. 54. Where charter is in nature of contract, it cannot be amended to disadvantage of company. 16 C. 178; 17 C. 40; 17 C. 454; 18 C. 53. Amendment authorizing city to take stock in railroad company did not relieve stockholder from liability for subscription. 38 C. 70. If no power to repeal a charter is reserved, none can be exercised. 42 C. 583. Exercise of franchise is subject to proper regulation. 44 C. 105. Statute requiring railroad company to remove grade crossing operates as amendment to charter; general laws and police regulations bind corporations without their consent. 60 C. 1; 62 C. 527.

§ 3314. Charter without organization void after two years. The charter of every private corporation shall be void, unless such corporation shall be organized and a certificate of such organization, sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the secretary of state within two years from the date of the approval of such charter.

1884.
Rev. 1888, §1910.

§ 3315. Acceptance and effect of charter amendment. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of such corporation, legally warned for that purpose, nor unless, within said period, an attested copy of said acceptance shall be filed in the office of the secretary of state, to be recorded by him in a book kept for that purpose; and such acceptance shall make the original charter, and all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the general assembly.

1845, 1876.
Rev. 1888, §1911.

§ 3320. Failure to hold meeting or elect officers. Whenever any corporation or association organized under the laws of this state shall have failed to hold its annual meeting or to elect officers thereat, and no provision is contained in its charter, articles of association, or by-laws, or is made by law, otherwise than in this section, for such contingency, the officers of such corporation or association shall hold office until others shall be chosen in their stead; and a special or annual meeting may be called by the persons whose duty it is to call the annual meeting, or, on the neglect or refusal of such persons, by not less than three of the members of a corporation or association having no capital stock, or by the holders of one-third of the capital stock of corporations having a capital stock, by giving in writing such notice as is required in calling the annual meeting; and at such meeting the necessary officers may be elected, and the failure aforesaid shall not impair the rights

1874, 1877.
Rev. 1888, §§1919
1920, 1921.

§ 3314. Prior to act of 1884, law required acceptance of charter in reasonable time. 16 C. 191. Meeting of stockholders, election of directors, with other acts, held an acceptance. 22 C. 435.

§ 3315. This section held not to apply to municipal corporations. 29 C. 197. Amendment requiring railroad company to stop trains binding without acceptance. 43 C. 351. Amendment is not operative until vote has been passed and lodged for record. 73 C. 509.

§ 3320. An officer annually elected usually holds office until his successor is chosen. 6 C. 428; 9 C. 536.

of such corporation or association. Nothing in this section shall revive any corporation whose powers may have expired for any cause other than that hereinbefore named, or any corporation which in fact shall have abandoned and ceased to exercise its powers and franchises.

1899, ch. 27.

§ 3321. Directors may fill vacancies in board. The directors or trustees of any corporation, or the governing corporators of any corporation having no directors or trustees, may fill any vacancy in their own number for the current corporate year, or until such corporation shall fill such vacancy.

1876
Rev. 1898, §1922.

§ 3322. Corporation holding stock may be represented by director. If any corporation organized under the laws of this state holds stock in any other such corporation, one director or executive officer of the corporation holding the stock as aforesaid may be chosen director of such other corporation, whether he is a stockholder in such other corporation or not; but not more than one director or officer of the corporation holding the stock shall be a director in the other corporation, unless eligible as a stockholder therein.

1871, 1874.
Rev. 1898, §1924.

§ 3333. Stock, how pledged. Shares of stock in any corporation organized under the laws of this state or of the United States may be pledged by executing a power of attorney for its transfer, and delivering the same, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to such party, shall be effectual to hold such stock against any person but the pledgor, and his executors and administrators, until a copy of such power of attorney shall be filed with the cashier, treasurer, or secretary of such corporation.

1868, 1864.
Rev. 1868, §§1925,
1926.
1901, ch. 157, §22.

§ 3334. Stockholders' vote; proxies. At all stockholders' meetings stockholders may vote in person or by an attorney duly authorized by a written power, and each share of stock shall entitle the holder thereof to one vote. Persons holding stock in a fiduciary capacity shall be entitled to vote upon the shares so held, and pledgors of stock, shown to be such by the record of transfer, shall be entitled to vote, unless in the transfer of their stock they shall have expressly empowered the pledgees to vote thereon.

§ 3322. This section held to be consistent with, and not repealed by, statute which requires directors to be stockholders. 55 C. 455.

§ 3333. Where certificate and power of attorney had been delivered, but company had no notice, the trustee in insolvency of stockholder of record held stock. 29 C. 245.

§ 3334. The record title determines the right to vote. 42 C. 560.

§ 3335. Proxies limited. No person shall vote at any meeting of the stockholders of any bank, trust company, or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting. No such power shall be used at more than one annual meeting. 1881, 1882.
Rev. 1888, §1927

§ 3348. Location not to be changed. No bank, savings bank, insurance company, or trust company shall change its location from one town to another, except by act of the general assembly. 1870.
Rev. 1888, §1941.

CHAPTER 199.

State Banks and Trust Companies.

§ 3399. Banks organized under act of 1852. All banks organized under the act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred and be subject to all the restrictions imposed by said act and the several acts in addition thereto; and all said acts shall remain in force as private acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal. 1855.
Rev. 1888, §1761.

§ 3400. Reserve fund. Every state bank and trust company shall at all times maintain a reserve fund of fifteen per cent. of its aggregate deposits. Of this reserve fund, not less than four-fifteenths shall consist of gold and silver coin, the demand obligations of the United States, or national bank currency, and be held by such bank or trust company in its banking office. The remainder of such reserve fund may consist of balances subject to demand draft with reserve agents and of railroad bonds which are legal investments for the savings banks of this state; *provided*, that such reserve agents shall be banks which are members of the clearing house associations of New York, Boston, Philadelphia, Chicago, or Albany, or state banks or trust companies located in New Haven or Hartford, and in each instance approved by the bank commissioners, and that the railroad bonds, held as a part of such reserve, shall at no time exceed at par value one-fifth of the total reserve fund. Whenever the reserve fund of any state bank or trust company shall be below said fifteen per cent., such bank or trust company shall not make any new loans or discounts, or make any dividends of its profits, until its reserve fund is restored to the required fifteen per cent. The bank commissioners shall notify any state bank or trust company whose reserve fund shall fall below said fifteen 1872.
Rev. 1888, §1762.
1901, ch. 148, §1.

§ 3335. Agreement transferring voting power for five years invalid. 60 C. 578.

per cent., and if such bank or trust company shall fail for thirty days thereafter to make good such reserve fund, the bank commissioners may apply for the appointment of a receiver to wind up its business.

1887, 1842, 1872.
Rev. 1898, §1768.
1901, ch. 143, §2.

§ 3401. Loans and discounts restricted. No state bank or trust company shall make any loan or discount on a pledge of its own stock, or establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than its banking house.

1865, 1892.
Rev. 1898, §1764.
1893, ch. 98.
1901, ch. 143, §3.

§ 3402. Loans to one person limited; penalty. The total liabilities to any state bank or trust company of any person, corporation, or firm, for money borrowed, including in the liabilities of a firm the liabilities of the several members thereof, shall at no time exceed ten per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined; and the provisions of all state bank or trust company charters inconsistent herewith are hereby repealed. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral, but no loan on collateral shall at any time exceed twenty per cent. of the amount of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined, and the total loans to any one person, corporation, or firm, including in the liabilities of the firm the liabilities of the several members thereof, shall at no time exceed twenty per cent. of the capital, surplus, and undivided profits combined of such bank or trust company. Every state bank or trust company which shall violate any provision of this section shall forfeit three thousand dollars to the state for each offense.

1887.
Rev. 1898, §1765.
1901, ch. 143, §4.

§ 3403. Paper indorsed by officers not to be discounted. No state bank or trust company shall discount any paper made, accepted, or indorsed by any of its executive officers or clerks, or by any partnership of which any one of such officers or clerks is a member.

1859
Rev. 1898, §1766.
1901, ch. 143, §5.

§ 3404. Loans to nonresidents. When the loans and discounts of any state bank or trust company to parties in this state shall, in the aggregate, amount to one-half of its capital stock, it may loan to parties out of this state, and not otherwise.

§ 3401. Refers to specific pledge; not inconsistent with lien for stockholder's debt. 26 C. 157. Prohibition of loans on its stock implies prohibition of purchase of stock by corporation. 52 C. 99.

STATE BANKS AND TRUST COMPANIES.

§ 3405. Special examination of books. The commissioner of the school fund may at any time examine the books and accounts of any state bank or trust company in which there is stock belonging to the school fund; and the treasurer of the state shall have the same right concerning any state bank or trust company in which the state owns stock.

1886.
Rev. 1898, §1771.
1901, ch. 143, §6.

§ 3406. Stockholders may examine books. The stockholders of any state bank or trust company at the annual meeting or at any special meeting, which any five stockholders owning not less in all than one hundred shares of stock are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of such state bank or trust company.

1842.
Rev. 1898, §1772.
1901, ch. 143, §7.

§ 3407. Voting on certain stock restricted; penalty. No person shall vote on stock at a meeting of the stockholders of any state bank or trust company, if such stock has been transferred to such bank or trust company, or to any person in trust for it; *provided*, that a trust company which holds such stock as guardian, conservator, administrator, executor, or trustee under a will or of an express trust may vote thereon. Every person who shall vote in violation of this section shall be disqualified from holding any office in such bank or trust company for one year thereafter.

1840, 1842.
Rev. 1898, §1773.
1901, ch. 143, §8.

§ 3408. Challenges. When at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of such meeting his affidavit, stating his interest in such stock and also the character and amount of the interest therein, if any, owned by any other person.

1889.
Rev. 1898, §1774.
1901, ch. 143, §9.

§ 3409. Vote on state and school fund stock. The commissioner of the school fund may vote upon the stock of any state bank or trust company which belongs to said fund, and the treasurer of the state may vote upon the stock of any state bank or trust company which belongs to the state.

1887.
Rev. 1898, §1776.
1901, ch. 143, §10.

§ 3410. Resident directors. Three-fourths of the number of directors of any state bank or of the trustees or directors of any trust company shall be residents of this state.

1837, 1840.
Rev. 1898, §1777.
1901, ch. 143, §11.

§ 3411. Loans to directors limited; penalty. No director of any state bank or director or trustee of any trust company shall be obligated to any such bank or trust company to an amount exceeding five per cent. of its capital actually paid in and its surplus and undivided profits combined; and no such bank or trust company shall permit its directors or trustees to become obligated to it to an amount at any one time exceeding

1888.
Rev. 1898, §1778.
1893, ch. 99.
1901, ch. 143, §12.

in the whole the sum of twenty per cent. of its capital actually paid in and its surplus and undivided profits combined. The provisions of this section shall not apply to loans secured by collateral, so long as the market value of such collateral shall exceed by twenty per cent. the total liabilities secured in each case by such collateral; but such loans on collateral to any one director or trustee shall at no time exceed ten per cent. of the capital stock of such bank or trust company actually paid in and its surplus and undivided profits combined. Every state bank or trust company which shall violate any provision of this section shall forfeit to the state not less than five hundred nor more than one thousand dollars for each offense.

1887.
Rev. 1888, §1779.
1901, ch.143, §18.

§ 3412. Directors not to indorse for compensation; penalty. If any director of any state bank or any trustee or director of any trust company shall receive any compensation for indorsing any paper discounted by such bank or trust company, he shall be fined not less than five hundred nor more than one thousand dollars for each offense.

1849.
Rev. 1888, §1780.
1901, ch.143, §14.

§ 3413. Directors' duties in declaring dividend; penalty. The directors of every state bank and the directors or trustees of every trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or trust company shall declare any dividend except from its earnings remaining after deducting all losses, all sums due for expenses, and all overdue debts upon which no interest has been paid for a period of six months, unless the same are well secured and in process of collection. The trustees or directors voting for any dividend in violation of any provision of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

1849.
Rev. 1888, §1781.
1901, ch.143, §15.

§ 3414. Reduction of capital. The directors of any state bank or the trustees or directors of any trust company may, by vote of its stockholders, reduce its capital stock to such sum and such number of shares as said vote may determine, subject to the approval of the bank commissioners.

1897, 1899.
Rev. 1888, §1784.
1897, chs. 85, 86.
1901, ch. 143, §16.

§ 3415. Officers' bonds. The cashier of each state bank and the treasurer of each trust company, when he first takes office and as often as once in each period of five years thereafter, shall give a bond in the penal sum of not less than ten thousand dollars, payable to such bank or trust company, with sufficient surety, which shall be accepted and approved by the directors or

§ 3413. Corporation is forbidden by implication to purchase its stock.
52 C. 99.

trustees, for the faithful performance of the duties of his office. No officer, director, or trustee of any such bank or trust company shall be surety on any such bond, and all sureties, other than corporate sureties, shall be residents of this state. Every such bond, and every renewal or certificate of renewal thereof, shall be forthwith recorded at length upon the books of the bank or trust company to which it is given, and shall at all times be subject to the inspection of the bank commissioners; and every such bond and renewal certificate thereof shall be examined annually by said commissioners. The president of each state bank and trust company shall safely keep the original bond or bonds required as aforesaid, and all renewals and certificates of renewal thereof, and shall certify on the records of the bank or trust company that the copy of each bond or renewal certificate is correct, and that the original of such bond or certificate is in his possession. If any such cashier or treasurer shall neglect to give bond as aforesaid, within thirty days from the time of his appointment, his office shall become vacant.

§ 3416. Reports to bank commissioners; penalty. Each state bank and trust company shall make to the bank commissioners not less than five reports during each year, verified by the oath of its cashier or treasurer. Each such report shall exhibit in detail and under appropriate heads, according to the form which may be prescribed by the commissioners, the resources and liabilities of such bank or trust company at the close of business on any past day specified by the commissioners. Such report shall be transmitted to the commissioners within ten days after the receipt of a request therefor from them, and shall be published, in such form as they may prescribe, in a newspaper in the county where such bank or trust company is located. Every bank or trust company which fails to make and transmit any such report, when requested by the commissioners, shall forfeit to the state ten dollars for each day that it delays to transmit such report.

1855, 1868.
Rev. 1888, §1787.
1901, ch. 145, §17.

§ 3417. Private banking restricted. No person, association, or body corporate, except banks or trust companies incorporated by this state or the United States, shall advertise or put forth a sign as a bank, or in any way solicit or receive deposits as a savings bank. Every person, association, or body corporate violating the provisions of this section shall be fined not more than one thousand dollars. This section shall not affect individuals or firms doing business as private bankers or brokers under their own name or names.

1890, ch. 906.

CHAPTER 200.

State Banks Converted into National Banking Associations.

1863, 1868.
Rev. 1868, §1790.

§ 3418. Change of state to national bank. When the holders of two-thirds of the stock of any bank shall vote to become a national banking association and such change shall be duly consummated, the corporate rights and existence of such bank shall not be thereby terminated or altered, but the same shall be suspended during the existence of such association; except that for three years next following such change, and until the termination of all suits by or against it, such bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns and prosecuting and defending such suits, and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of such bank.

1865.
Rev. 1868, §1790.

§ 3419. When stockholders take stock in national bank. When any bank is converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in such association to the amount of his stock in such bank. Such notice may be given by leaving the same with him or at his usual place of abode, or mailing it to him.

1865.
Rev. 1868, §1791.

§ 3420. Representation of stock held in trust. Executors, administrators, guardians, conservators, and trustees may represent state bank stock in their control in all matters touching the conversion of such bank into a national banking association and may subscribe to its capital stock.

1863, 1865.
Rev. 1868, §1792.

§ 3421. Rights of stockholder withdrawing. Any stockholder in a bank so converted into a national banking association, who shall not become a shareholder in such association, shall be entitled to receive from such bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to such stockholder, he may appeal to the bank commissioners, who shall make a reappraisal which shall be final. If such reappraisal shall exceed the value fixed by the directors, the bank shall pay the expenses thereof, otherwise the appellant shall pay them; and the value so ascertained shall be a debt due to such stockholder from such association.

§ 3422. Stock of state or charitable institution. Every bank converted into a national banking association, in which, at the time of its conversion, this state or any charitable corporation held stock, and which shall have refused to allow such stockholder to become a stockholder in such association, shall pay to it its ratable share of so much of the surplus of such bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of § 3421.

1865.
Rev. 1893, §1793.

§ 3423. Notice of intention to change. Notice of the intention of any bank to become a national banking association shall be given to all holders of nontransferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made such determination; and any such holder may, within thirty days after the receipt of such notice, elect in writing to continue to hold such stock after the proposed change shall have been effected, as transferable stock of such proposed national banking association; and thereupon such stock shall become regular stock of such bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from such bank the par value of such stock, with interest from the date of the last dividend declared by such bank; and said amount shall be a debt due and payable to such holder from such national banking association.

1864.
Rev. 1893, §1796.

§ 3424. Notice to comptroller. Any state bank, which organizes as a national banking association, shall, within sixty days thereafter, notify the comptroller in writing; but no bank, by reason of its failure to give such notice, shall be deemed to have surrendered its charter.

1865.
Rev. 1893, §1797.

§ 3425. Officers of bank resuming state powers. The officers of any national banking association, converted from a state bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a state bank, until others shall be appointed in their stead.

1864.
Rev. 1893, §1794.

§ 3426. Statement by state bank resuming powers. Every bank which shall resume its powers as a state bank, after having ceased to be a national banking association, shall forthwith deliver to the bank commissioners, and duly publish in a newspaper of the county in which such bank is located, a particular and detailed statement, under oath, of its condition, similar to the statement in the report required by § 3416.

1864.
Rev. 1893, §1795.

§ 3423. If notice is omitted, holder of nontransferable stock may claim stock in national bank without election. 34 C. 240.

1899.
Rev. 1898, §1798.

§ 3427. State bank resuming powers does not change stock. Any state bank which has or may hereafter become a national banking association and which while acting as such has increased or diminished or shall increase or diminish its capital stock, may, upon its reorganization as a state bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

CHAPTER 201.

Savings Banks.

1868, 1880, 1897,
1898, 1876, 1890,
1888.
Rev. 1898, §1800.
1899, ch. 224.
1898, ch. 229.
1897, ch. 217.
1899, ch. 146, §1.
1901, ch. 48, §1.

§ 3428. Investments by savings banks. Savings banks may invest their deposits and surplus as follows: (1) not exceeding twenty per cent. thereof in notes secured by the pledge of stocks or bonds as collateral, *provided*, such stocks or bonds shall have paid dividends or interest of not less than three per cent. per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this section, can be purchased by savings banks; (2) not exceeding twenty per cent. thereof in notes, each of which shall be the joint and several obligation of two or more parties, all residents of this state; (3) in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon; (4) in the bonds of any city in the New England states, or in the state of New York, of Newark, Paterson, and Trenton in the state of New Jersey, of Philadelphia in the state of Pennsylvania, of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio, of Louisville in the state of Kentucky, of Detroit in the state of Michigan, of Chicago in the state of Illinois, of Milwaukee in the state of Wisconsin, of St. Louis in the state of Missouri, or of Omaha in the state of Nebraska; (5) in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state; (6) in the capital stock of any bank or trust company located in this state, or in the city of New York in the state of New York, or in Boston in the state of Massachusetts; (7) in the bonds of any other incorporated city located in any of the states mentioned in

§ 3428. Court will not decree specific performance of agreement to loan on mortgage without double security. 46 C. 476. Loss on investments must be shared by depositors. 38 C. 203.

this section having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state, next preceding such investment; *provided*, the amount of the bonds of such city, including the issue in which such investment is made, and its proportion, based on the valuations contained in the assessment for taxation next preceding such investment, of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per cent. of the valuation of property in such city as assessed for taxation next preceding such investment; and *provided, further*, that the state or city issuing such bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this section shall not be held to authorize the investment of any funds in any "special assessment bonds" or "improvement bonds", so called, which are not direct and primary obligations of the city issuing the same; (8) in the bonds of any railroad company organized under the laws of any of the states mentioned in this section, and which bonds are secured by a first mortgage as the only mortgage security given by such railroad company upon some portion of the railroad owned by it, or given by a railroad company, a majority of the capital stock in which is owned by the railroad company issuing such bonds, upon some portion of the railroad owned by it but leased or operated by the railroad company issuing such bonds, and which portion of such railroad in either case shall be located wholly or in part in one or more of the states mentioned in this section, *provided* the entire railroad of such company is located wholly within the United States; in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire funded debt of such company; *provided*, that in every case such company shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per cent. per annum upon its entire capital stock outstanding; and *provided further*, that said outstanding capital stock at the time of such investment equals or exceeds in amount one-third of the entire outstanding issue of such bonds; (9) in the bonds of the following-named railroad companies, viz.: Boston and Albany railroad company, Boston and Lowell railroad company, Boston and Maine railroad company, Concord and Montreal railroad company, Fitchburg

railroad company, Harlem River and Portchester railroad company, Maine Central railroad company, New England railroad company, New York and New England railroad company, New York, New Haven and Hartford railroad company, and Old Colony railroad company; also in the following securities: Central railroad company of New Jersey general mortgage five per cent. gold bonds, due July 1, 1987; Burlington, Cedar Rapids and Northern railway company system, Cedar Rapids, Iowa Falls, and Northwestern railway consolidated first mortgage five per cent. bonds, due October 1, 1921, and Burlington, Cedar Rapids and Northern railway company consolidated first mortgage and collateral trust five per cent. bonds, due April 1, 1934; Great Northern railway company system, St. Paul, Minneapolis and Manitoba railway company, Montana Extension, four per cent. bonds, due June 1, 1937, Pacific Extension mortgage four per cent. bonds, due July 1, 1940; Montana Central railway company first mortgage five per cent. and six per cent. bonds, due July 1, 1937, and Wilmar and Sioux Falls railway company first mortgage five per cent. bonds, due June 1, 1938; Illinois Central railroad company system, Chicago, St. Louis, and New Orleans railroad company consolidated mortgage five per cent. and three and one-half per cent. bonds, due June 15, 1951; Chicago and Northwestern railway company system, Chicago, St. Paul, Minneapolis, and Omaha railway company consolidated mortgage six per cent. bonds, due June 1, 1930, and in the mortgage bonds heretofore issued which said consolidated mortgage six per cent. bonds are to retire at maturity; Chicago and Eastern Illinois railroad company, general consolidated and first mortgage five per cent. bonds, due November 1, 1937, and in the mortgage bonds heretofore issued which said general consolidated and first mortgage five per cent. bonds are to retire at maturity; Minneapolis and St. Louis railroad company, first and refunding mortgage four per cent. bonds, due March 1, 1949, and in the mortgage bonds heretofore issued which said first and refunding bonds are to retire at maturity; Milwaukee and Northern railroad company consolidated mortgage six per cent. bonds, due June 1, 1913, and in the mortgage bonds heretofore issued which said consolidated mortgage six per cent. bonds are to retire at maturity; (10) in any general or consolidated mortgage bonds issued by any of the following-named railroad companies to retire all of the outstanding prior mortgage bonds secured upon the property covered by such general or consolidated mortgage: Chicago and Northwestern railway company, Chicago, Burlington and Quincy railroad company, Chicago, Milwaukee

and St. Paul railway company, Chicago, Rock Island and Pacific railway company, Chicago and Alton railroad company, Cleveland and Pittsburg railroad company, Lake Shore and Michigan Southern railroad company, Michigan Central railroad company, Morris and Essex railroad company, New York Central and Hudson River railroad company, Pennsylvania railroad company, St. Paul, Minneapolis and Manitoba railway company, Eastern railway company of Minnesota, northern division, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; *provided*, that at no time within five years next preceding the date of such investment in such general or consolidated mortgage bonds issued by any of the railroad corporations last named shall such railroad corporation have failed to pay regularly and punctually the principal, at maturity or as extended, and interest on all its mortgage indebtedness, and, in addition thereto, dividends upon all its outstanding capital stock during the preceding five years; and *provided further*, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock; and this section shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railway company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state, or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unincumbered real estate situated in this state (except as provided in § 3429) worth double the amount of the loan secured thereon.

§ 3429. When mortgages may be made in adjoining states. Any savings bank in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts; and any savings bank in the town of Stonington may loan on land lo-

1876, 1880.
Rev. 1888, §1800
1890, ch. 294.
1893, ch. 290.
1897, ch. 146, §1.
1901, ch. 48, §1.

cated in the county of Washington in the state of Rhode Island.

1875.
Rev. 1898, §1801.
1893, ch. 329, §3.
1897, ch. 317, §3.
1899, ch. 146, §3.
1901, ch. 31.

§ 3430. Appraisal of real estate security. When any loan is made by a savings bank upon real estate security, the security shall be appraised by two or more suitable persons, well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan. Such appraisal shall express upon its face the amount at which such property is appraised, and, together with a certificate of title or a title insurance policy, shall be lodged and kept with the institution making such loan.

1879.
Rev. 1898, §1808.
1899, ch. 146, §3.

§ 3431. Loans to corporations and societies regulated. No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by a mortgage upon its property, unless the same shall be accompanied by the individual guaranty of some responsible party or parties, or by other collateral security of value equal to the amount of the sum loaned. The directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible for any loss to the full extent of such loan.

1875.
Rev. 1898, §1804.

§ 3432. Loans restricted. No savings bank having more than twenty-five thousand dollars of deposits, shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1873.
Rev. 1898, §1805.

§ 3433. Obligations of one person or firm not to be taken. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

1874.
Rev. 1898, §1806.

§ 3434. Record of names of directors consenting to loans. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of such bank, and said records shall be open at all times to the inspection of the corporators and auditors of such bank and the bank commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

1880, 1873.
Rev. 1898, §1807.

§ 3435. Limit of deposit of one person in a year. Savings banks may receive on deposit from any one individual,

in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

§ 3436. Disclosure of facts about deposits in trust. When a deposit is made in any savings bank by one person in trust for another, the name and residence of the *cestui que trust* and the nature of the trust shall be disclosed, and the deposit shall be credited to the depositor as trustee for such person; and in case it be a trust created by deed, will, or judicial appointment, a certificate to that effect shall be filed at the time of the deposit. If no notice of the existence and terms of such a trust has been given in writing to the bank, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the *cestui que trust*.

1899, ch. 122.

§ 3437. Deposits of minors. When any deposit shall be made in a savings bank by a minor, the receipt of such minor shall be a sufficient and valid release and discharge for the payment of such deposit or any part thereof.

1899, ch. 209.

§ 3438. Investment in bank building limited. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of such bank, a greater sum than may be taken from the surplus of such bank, after allowing for the depreciation of assets, and the three per cent. contingent fund required by § 3441, and such expenditure shall in all cases be subject to the approval of the bank commissioners.

1879.
Rev. 1888, § 1811.

§ 3439. Rate of interest on loans. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than six per cent. a year, and at that rate for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money paid by a bank for insurance on property mortgaged to it, shall not be a violation of this section.

1875, 1877.
Rev. 1888, § 1810.

§ 3440. Dividends. The net income of any savings bank, in excess of one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semiannually divided among its depositors. No dividend shall exceed a rate of four per cent. per annum, except as provided in § 3441.

1877, 1880.
Rev. 1888, § 1812.
1897, ch. 136.

§ 3441. Surplus. No savings bank shall make any dividend, except as provided in § 3440, until its surplus shall have

1877.
Rev. 1888, § 1814.

accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund more than ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1876.
Rev. 1893, §1815.
1899, ch. §146, §4.

§ 3442. Discrimination in dividends. In declaring dividends the directors of savings banks shall have power to discriminate between deposits of one thousand dollars or less, and those over that sum. Such discrimination shall not exceed one per cent. per annum, and if, at any time, a discrimination becomes necessary, it shall be made in favor of those deposits which are less than one thousand dollars.

1874.
Rev. 1893, §1799

§ 3443. Regulation concerning officers. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

1868, 1873.
Rev. 1893, §1808.
1895, ch. 159.

§ 3444. Compensation to presidents. Savings banks, whose deposits exceed five hundred thousand dollars, may pay their presidents such compensation as their directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year; those whose deposits exceed two million dollars may pay not exceeding five hundred dollars a year; those whose deposits exceed three million dollars may pay not exceeding one thousand dollars a year; those whose deposits exceed five million dollars may pay not exceeding fifteen hundred dollars a year; those whose deposits exceed seven million five hundred thousand dollars may pay not exceeding two thousand dollars a year; and those whose deposits exceed ten million dollars may pay not exceeding twenty-five hundred dollars a year; *provided*, that in cases where such compensation shall exceed three hundred dollars a year, it shall be determined by an affirmative vote of three-quarters of the whole number of directors, managers, or trustees, as the case may be.

1860, 1874, 1880,
1897.
Rev. 1893, §1810.
1897, chs. 86, 224.

§ 3445. Bonds of treasurers. The treasurer of every savings bank shall give a bond in a sum not less than ten thousand dollars, payable to such bank, and shall give a new bond as often as once in every six years. Every bond required by this section, and the surety thereon, shall be to the satisfaction and acceptance of the directors or trustees of such bank. No presi-

dent, director, or trustee of any such bank shall be surety on any such bond. Such bonds and all certificates of the renewal thereof shall forthwith be recorded at length on the books of such bank and in the office of the secretary of state, and shall at all times be subject to the inspection of the bank commissioners, and shall be inspected by them at every examination of such bank. The president of such bank shall safely keep the original bonds so given, and all certificates of the renewal thereof. In case of the loss of any such bond, a copy thereof, certified by the secretary of state, may be admitted in evidence on the trial of any civil or criminal action.

§ 3446. Officers' relations to investments regulated.

No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, or receive any money or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. Every such officer who shall violate any provision of this section shall be fined one thousand dollars.

1874.
Rev. 1898, §1800

§ 3447. Auditors and their duties.

The directors, managers, or trustees of every savings bank shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year, which shall be kept on file in the office of such bank, and an attested copy forwarded to the bank commissioners on or before the first day of November in each year.

1877.
Rev. 1898, §1812.

§ 3448. Notice of meetings.

The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give such notice, he shall be fined one hundred dollars.

1870.
Rev. 1898, §1817.

§ 3449. Removal of corporators.

At the annual meeting of any savings bank when two-thirds of all the corporators of such bank are present, a corporator may be removed by a four-fifths vote.

1871.
Rev. 1898, §1831.
1898, ch. 220.

§ 3450. Vacancies in office.

Assistants. The directors, managers, or trustees of each savings bank may fill any vacancy in any office in such bank, and the person chosen shall hold such office till another is chosen in his stead. When any officer cannot perform the duties of his office they may appoint

1899.
Rev. 1898, §1822.

an assistant to him to serve during their pleasure, up to the time of the next annual meeting of the corporation; and such assistant shall have the same powers and duties as such officer.

1896.
Rev. 1898, §§1818,
1819.

§ 3451. Annual statement of unused accounts. The treasurer of every savings bank shall annually, on or before the tenth day of July, deliver to the comptroller a sworn statement containing the name and amount standing to the credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; but this section shall not apply to the deposit made by any person known to the bank to be living. The comptroller shall communicate the statements which shall be so delivered to him to the general assembly on or before the third day of its next session. If the treasurer of any savings bank neglects or refuses to comply with the provisions of this section he shall be fined one hundred dollars.

1878.
Rev. 1898, §1890.

§ 3452. Statements to bank commissioners. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the bank commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and information as to all particulars required in the annual statements of banks and trust companies to said commissioners.

1867, 1878.
Rev. 1898, §1893.

§ 3453. Penalties affecting officers and directors. The directors, managers, or trustees of any savings bank, assenting to a violation of any provision of law relating to savings banks, shall be jointly and severally liable to such savings bank for any loss which may result therefrom. Every officer, director, or trustee of any savings bank, who shall intentionally violate any of the provisions of law relating to savings banks, shall be fined not less than one hundred nor more than one thousand dollars; and the state's attorney for the county where such bank is located shall prosecute any person charged with such violation, on complaint by the bank commissioners.

1871.
Rev. 1898, §1894.

§ 3454. General Penalty. Every person who shall violate any provision of law in relation to banks, savings banks, or trust companies, for which no other penalty is provided, shall be fined not less than one hundred nor more than five hundred dollars.

CHAPTER 202.

Bank Commissioners.

§ 3455. Appointment. There shall continue to be two bank commissioners, who shall be appointed by the governor with the advice and consent of the senate. During each regular session of the general assembly, one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor with the advice and consent of the senate.

1837, 1874, 1877,
1887.
Rev. 1898, §1826.

§ 3456. Bank officers ineligible. No officer of any bank, savings bank, or trust company, chartered by this state, shall be eligible to the office of bank commissioner; and if any bank commissioner shall become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business, or in the negotiation of loans for others, his office shall become vacant; and the cashier of any bank and the treasurer of any savings bank or trust company to which a bank commissioner shall become indebted shall give immediate notice thereof to the governor.

1874, 1898.
Rev. 1898, §1826.

§ 3457. General duties. The bank commissioners shall visit and examine every bank, savings bank, and trust company, semiannually or oftener, and may examine its books and papers, in the presence of one or more of its officers, to ascertain whether it has been managed according to law; may examine any persons, under oath, in relation to its affairs, which oath said commissioners may administer; may compel the attendance of witnesses and the production of books and papers by suitable process; and, in case any person shall refuse to furnish any information requested by the commissioners under authority of any provision of this section, they may apply to a judge of the superior court, who shall cause such person to come before him and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with such request; but the bank commissioners shall not impart any information obtained by them in the course of such examination, except in so far as may become necessary in the performance of their duties.

1844, 1872.
Rev. 1898, §1827.

§ 3458. Joint examinations. The bank commissioners shall visit and examine every savings bank, whose treasurer is

1871.
Rev. 1898, §1828.

cashier of any national banking association, at the same time that the United States examiner shall visit such association.

1867, 1887.
Rev. 1888, §1890.

§ 3459. Reports of commissioners. The commissioners shall annually report to the governor the condition of all institutions examined by them, with such recommendations as they may deem proper. The commissioners shall also report, to the governor and to the state's attorney in the county where any such institution is located, any violation of law by it or any of its officers.

1880, ch. 7.
1897, ch. 8.

§ 3460. Banks may be enjoined against paying out funds. Any judge of the superior court may, on application of the bank commissioners, or on the application of the directors of any bank, savings bank, or trust company, whenever in the opinion of said commissioners or directors it may be necessary to preserve assets or protect depositors, make an order restraining any bank, savings bank, or trust company from paying out its funds or any portion thereof, or from declaring or paying any dividends on deposits or capital stock, for such time as said judge shall deem necessary. Such order shall be in writing directed to the bank, savings bank, or trust company to be affected thereby, and a copy of the order attested and left by said commissioners or either of them with the treasurer or cashier of such institution shall be sufficient notice thereof. Before issuing such restraining order on the application of the bank commissioners, the judge shall cause reasonable notice to be given the bank or company to be affected thereby. Notice to the cashier of any bank shall be notice to such bank, and notice to the treasurer of any savings bank or trust company shall be notice to such savings bank or trust company, and notice may be waived by any such cashier or treasurer. Before the directors of any bank, savings bank, or trust company shall apply to any judge for such restraining order, they shall give notice in writing to the bank commissioners of their intention to so apply at least ten days before such application is made. Whenever in the opinion of the bank commissioners such order should be revoked or modified in any way, any judge of the superior court may, on application of said commissioners, revoke or modify the original order, and notice of such revocation or modification shall be given to the institution affected thereby in the same manner as in the case of the original order.

1887, 1879.
Rev. 1888, §1890.

§ 3461. Duty of commissioners when bank charter is forfeited. When in the opinion of the bank commissioners the

§ 3461. Court deemed to be in session during interval between afternoon adjournment and following morning. 63 C. 581.

charter of any bank, savings bank, or trust company shall be forfeited, or the public is in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the state's attorney in the county in which such bank, savings bank, or trust company is situated, shall prefer a complaint to the superior court for such county, if in session, or if not, to a judge of the supreme court of errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked and its property disposed of; whereupon said court or judge shall forthwith issue a citation to such bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. If upon the hearing, said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court may, at any time thereafter, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company to be null and void.

§ 3462. Attachment of bank property dissolved. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in § 3461, and all levies of execution upon the estate of such corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not hereby invalidated, shall, upon the granting of the prayer of said complaint and the appointment of receivers of such corporation, be dissolved.

1875.
Rev. 1898, §1881
See § 1063.

§ 3463. Notice of organization. Every institution which is required by law to report to and be under the supervision of the bank commissioners, shall notify said commissioners immediately after organizing and commencing business.

1897, ch. (84.

§ 3464. Apportionment of commissioners' salaries and expenses. The comptroller shall apportion the salaries and allowed expenses of the bank commissioners among the several banks, savings banks, and trust companies, in proportion to the

1872.
Rev. 1898, §1882.
1898, ch. 190.

aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and shall notify each by mail of the amount apportioned to it, and it shall pay the same to the state within twenty days from the time of the mailing of such notice. Any institution which shall not pay the same within said time, shall forfeit to the state two hundred dollars, together with the amount so apportioned.

CHAPTER 203.

Receivers of Banks, Savings Banks, and Trust Companies.

1897, 1879
Rev. 1898, §1838.

§ 3465. May be appointed on stockholders' petition.

Receivers of any bank or trust company whose capital is impaired may be appointed by the superior court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875.
Rev. 1898, §1894.

§ 3466. Limitation of time for presenting claims.

The superior court, upon appointing receivers of any bank, savings bank, or trust company, shall limit the time within which all claims against such corporation shall be presented to such receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. All claims not presented to such receivers within the period limited shall be forever barred.

1875.
Rev. 1898, §1895.

§ 3467. Report of claims allowed and disallowed; appeal.

Such receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe to any person whose claim is wholly or in part disallowed. Any person aggrieved by the doings of such receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains; and, said complaint being first served on such receivers and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem

reasonable, said court shall, by a committee or otherwise, inquire into the grievance complained of, and grant such relief in the premises as to law and equity may appertain.

§ 3468. General duties. Such receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts, as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which come into their hands as such receivers, subject to the order of said court, and shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of such assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; *provided*, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of such receivers, their compensation and expenses.

1875.
Rev. 1893, §1836.

§ 3469. Penalty for not delivering property to receivers. Every person who shall wilfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or evidences of title, or debt, or property belonging to such bank, savings bank, or trust company, in his possession, or under his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

1858.
Rev. 1893, §1840.

§ 3470. When judge of supreme court may act. Whenever the superior court of the proper county is not in session at a civil term, all the powers of said court enumerated in §§ 3465, 3466, 3467; and 3468 may be exercised by any judge of the supreme court of errors, and the orders and doings of such judge in the premises shall be recorded with the records of said superior court.

1875.
Rev. 1893, §1838.

1875.
Rev. 1888, §1887.

§ 3471. Debts not to become barred during receivership. No claim in favor of such corporation, not barred by the statute of limitations at the time of serving the citation on such corporation for the appointment of receivers, shall be barred against such receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of such corporation.

1875, 1878, 1879,
1884.
Rev. 1888, §1889.

§ 3472. Receivers to render statements to bank commissioners. The receivers of any bank, savings bank, or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the bank commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks and trust companies and cashiers of banks are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the superior court to allow them for their own services during the time covered by such statement. Such receivers shall, at any time when required, furnish the bank commissioners with such information as treasurers of savings banks and trust companies and cashiers of banks are by law required to furnish them. Every receiver who shall fail to comply with the requirements of this section shall be fined five hundred dollars.

1885.
Rev. 1888, §1841.

§ 3473. Receivers to file statement with clerk of court. The receivers of every bank, savings bank, or trust company shall file with the clerk of the superior court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of April and October in each year a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say: (1) the names and residences, so far as known, of all creditors of such corporation, and the amounts respectively due them; (2) a full list of all the assets of such corporation, with the estimated value of the same at the time of the appointment; (3) a particular statement of the disposition made of such

assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash; (4) a like statement of all such assets on hand, with a detailed estimate of the value thereof, and any reasons for delay in converting the same into cash; (5) a statement of all disbursements of money made by them in the discharge of their duties as receivers; (6) the amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit; (7) the amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

§ 3474. Receiver to file orders of court. Every such receiver shall lodge with such clerk, immediately after its passage, the original of any order made by the court or any judge pertaining to the receivership. 1885.
Rev. 1888, §1842.

§ 3475. Reports, orders, and bonds to be kept by clerk. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal custody, and shall have the custody and care of all bonds given by such receivers. 1885.
Rev. 1888, §1843.

§ 3476. Filing of papers to be noted and orders to be recorded. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order relating to the receivership, and shall record all such orders. Said clerk shall collect, for the services required of him by this chapter, the same fees as in other civil causes. 1885.
Rev. 1888, §1844.

§ 3477. Creditor's application for order on receivers. Any person interested as a creditor of such corporation may apply in writing to said court at any time when in session, or to any judge of the supreme court of errors when said superior court is not in session, for any proper order upon the receiver or receivers touching the conduct of the trust, upon giving notice, by service of a copy on such receiver or receivers, at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable; and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned. 1885.
Rev. 1888, §1845.

§ 3478. Funds not subject to foreign attachment. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment. 1885.
Rev. 1888, §1846.

1885.
Rev. 1888, §1849.

§ 3479. Dissolution of injunction against receivers.

In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall be granted, restraining such receiver from disposing of any of the trust estate, such receiver shall apply for the dissolution of such injunction within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1837, 1879.
Rev. 1888, §1852.

§ 3480. Payments and conveyances in contemplation of insolvency. All payments or conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by § 3482, shall be void.

1885.
Rev. 1888, §1847.

§ 3481. Final distribution. Within sixty days after all the assets of such insolvent corporation have been converted into money, such receiver or receivers shall apply to said superior court, or to a judge of the supreme court of errors if the superior court is not in session, for an order for the final disposition of the money on hand. Said court or judge shall thereupon fix a time and place of hearing on said application and order notice thereof by publication in such manner as shall be deemed reasonable. At such hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful, shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment and the time within which the same may be called for. After the expiration of said time the receiver shall deposit with the treasurer of the state all sums not called for, together with a list of the persons found by them to be respectively entitled thereto. Said sums shall remain in the treasury of the state subject to the call of the persons respectively entitled to the same.

1837, 1879.
Rev. 1888, §1851.

§ 3482. Marshaling of claims. The avails of the property of any bank or trust company in the hands of a receiver or receivers shall be appropriated ratably to the payment of: (1) the charges and expenses of settling its affairs; (2) the circulating notes, if any; (3) all deposits; (4) all sums which have been subscribed and paid in for its stock by the state or the school fund; (5) all other liabilities; and the surplus shall be distributed among the stockholders.

§ 3483. Discharge of receivers. After a final disposition of the trust funds as aforesaid, the receiver, upon his application to said court, and after such public notice as said court may require, may be discharged from further liability.

1885.
Rev. 1888, §1848.

§ 3484. Penalty. Fees. Every receiver neglecting to comply with any provision of §§ 3473, 3474, 3479, or 3481, shall be fined twenty dollars for each day of such neglect. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by such receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses shall be taxed and allowed by the court; *provided*, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1890, 1895.
Rev. 1898, §1850.

Extract from Chapter 233.

§ 4122. Insurance, taxes, and assessments paid by mortgagee. Premiums of insurance, taxes, and assessments, paid by the mortgagee of any property to protect his interest therein, shall be a part of the mortgage debt, and shall be refunded to him before he is required to release his title.

1874, §
Rev. 1888, §3009.
1899, ch. 1, §

Extract from Chapter 234.

Negotiable Instruments.

§ 4212. Instrument payable to officer or corporation. Where an instrument is drawn or indorsed to a person as cashier or other fiscal officer of a bank or corporation, it is deemed *prima facie* to be payable to the bank or corporation of which he is such officer; and may be negotiated by either the indorsement of the bank or corporation, or the indorsement of the officer.

1897, ch. 74, §42.

§ 4245. For payment at bank. Where the instrument is payable at a bank, presentment for payment must be made during banking hours, unless the person to make payment has no funds there to meet it at any time during the day, in which case presentment at any hour before the bank is closed on that day is sufficient.

1897, ch. 74, §75.

§ 4255. Maturity; no grace; holidays. Every negotiable instrument is payable at the time fixed therein, without

1897, ch. 74, §85

grace. When the day of maturity falls upon Sunday or a holiday, the instrument is payable on the next succeeding business day. Instruments falling due on Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may, at the option of the holder, be presented for payment before twelve o'clock noon Saturday when that entire day is not a holiday.

1897, ch. 74, §86. **§ 4256. Maturity determined.** Where the instrument is payable at a fixed period after date, after sight, or after the happening of a specified event, the time of payment is determined by excluding the day from which the time is to begin to run, and by including the date of payment.

1897, ch. 74, §87. **§ 4257. Payment at bank.** Where the instrument is made payable at a bank, it is equivalent to an order to the bank to pay the same for the account of the principal debtor thereon.

Promissory Notes and Checks.

1897, ch. 74, §184. **§ 4354. Negotiable promissory note.** A negotiable promissory note, within the meaning of this chapter, is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand or at a fixed or determinable future time a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him.

1897, ch. 74, §185. **§ 4355. Check.** A check is a bill of exchange drawn on a bank payable on demand. Except as herein otherwise provided, the provisions of this chapter, applicable to a bill of exchange payable on demand, apply to a check.

1897, ch. 74, §186. **§ 4356. Must be presented within reasonable time.** A check must be presented for payment within a reasonable time after its issue, or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

1897, ch. 74, §187. **§ 4357. Certified check.** Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance.

1897, ch. 74, §188. **§ 4358. Discharge of liability.** Where the holder of a check procures it to be accepted or certified, the drawer and all indorsers are discharged from liability thereon.

1897, ch. 74, §189. **§ 4359. Check not an assignment.** A check of itself does not operate as an assignment of any part of the funds to

the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check.

CHAPTER 235.

General Provisions.

§ 4360. Negotiable instruments delivered prior to April 5th, 1897. Negotiable instruments made and delivered prior to the fifth of April, 1897, shall be subject to the provisions of chapter 41 of the public acts of 1895, which is hereby continued in force in so far as it concerns such instruments, but it shall not apply to instruments subsequently delivered. 1895, ch. 41.
1897, ch. 221, §3.

§ 4361. Damages on protest of bill. When any bill of exchange, drawn or negotiated in this state, upon any person in any other state, territory, or district of the United States, shall be returned unpaid, and have been duly protested for nonpayment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages from the time at which notice of such protest shall have been given and payment of such principal sum and damages demanded; that is, if such bill shall have been drawn upon any person in the city of New York, in the state of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the states of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York (except the city of New York), New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in the District of Columbia, three per cent. upon such principal sum; if upon any person in the states of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum; or if upon any person in any other state, territory, or district of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the 1821, 1874.
Rev. 1888, §1864.

§ 4361. In assessing damages on foreign bill, court considered custom of place where bill was drawn. 2 R. 405.

rate of exchange existing at the time of such notice and demand of payment.

1884.
Rev. 1888, §1860.
1899, ch. 4.

§ 4362. Indorsement of non-negotiable note. The blank indorsement of a non-negotiable note by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

1875.
Rev. 1888, §1862.
1897, ch. 221, §2.

§ 4363. Days treated as holidays. For all purposes relating to the presentation for payment or acceptance and to the protesting and giving notice of the dishonor of bills of exchange, bank checks, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, Sundays and all days mentioned in § 4364 shall be treated as legal holidays. On Saturday of each week banking hours shall end at twelve o'clock noon.

CHAPTER 236.

Legal Holidays.

1875.
Rev. 1888, §1862.
1899, ch. 20.
1897, ch. 115.
1897, ch. 221, §1.

§ 4364. Days designated. In each year, the first day of January, the twelfth day of February (known as Lincoln Day), the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday in September (known as Labor Day), and the twenty-fifth day of December, or, whenever any of said days shall fall upon Sunday, the Monday next following such day, and any day appointed or recommended by the governor of this state or the president of the United States as a day of thanksgiving, fasting, or religious observance, shall be a legal holiday.

§ 4365. Former law concerning blank indorsement of non-negotiable notes stated. 60 C. 416.

INDEX TO LAWS.

	PAGE.
Agencies or branch offices prohibited, ...	14
Annual meetings, when special may be called in place of, ...	11
Appeals from receivers, when and how made, ...	32
Appraisal of real estate, ...	24
Appropriation of avails of property in receivers' hands, ...	33
Assessment of taxes, ...	7-10
Assessments, payment of, by mortgagee, ...	37
Association, loan to, by savings bank, ...	24
Attachments, effect on of revocation of charter, ...	31
Attorney, power of, when necessary, ...	12
Auditors of savings banks, appointment and duties of, ...	27
Banks, term includes what in statutes, ...	3
must keep reserve fund for deposits, ...	13
dividends, ...	16
limit of liability to, ...	14, 15
may not discount what paper, ...	14
loans to nonresidents, ...	14
organized under banking laws of 1852, to retain rights, ...	13
may become national banks, how, ...	18
corporate powers not terminated, when, ...	18
injunction to preserve assets or protect deposits, ...	30
close at noon on Saturdays, ...	40
Bank Commissioners, appointment of, ...	29
disqualifications for, ...	29
duties and powers of, ...	29
apportionment of salary of, by Comptroller, ...	31
banks to give notice of indebtedness of, ...	29
to make complaint in case of fraud, ...	30, 31
to examine banks, savings banks, and trust companies, ...	29
to examine with United States Bank Examiner, when, ...	29
may apply for injunction to preserve assets or protect deposits, ...	30, 31
to determine when savings bank may buy bank building, ...	25
on reduction of capital stock, ...	16
may petition for receiver, when, ...	30, 31
to report violations of law, ...	30
to make annual report to governor, ...	30
returns to, ...	17, 19, 27, 31
receivers to make returns to, ...	34
Banking house, when savings bank allowed to buy, ...	25
Bank stocks, how assessed for taxation, ...	8, 9

	Page.
Bills of exchange and promissory notes, ...	37-40
Board of equalization, meetings of, ...	7
to determine value of stock of certain corporations, ...	7, 8
Bonds of cashier or treasurer, to be recorded, ...	17
to be kept by president, ...	17, 27
of cashier to be renewed every five years, ...	17
of savings bank treasurer to be recorded in office of Secretary of State, ...	27
what, savings banks may invest in, ...	20-23
held by savings banks, what, exempt from taxation, ...	10
Books may be examined by state officers, when, ...	15
stockholders, when, ...	15
Branch offices or agencies prohibited, ...	14
Capital stock, how reduced, ...	16
increase or decrease of, when national bank, ...	20
loan on own stock forbidden, ...	14
loans may be made out of State, in excess of one-half of, shares of, how pledged, ...	14 12
voting by proxy on, ...	12, 13
what Commissioner of School Fund may vote on, ...	15
what Treasurer of State may vote on, ...	15
what may not be voted on, ...	15
taxation of, ...	8, 9
Cashier to give bond, ...	16
to give notice of indebtedness of Bank Commissioners, ...	29
to make reports to Bank Commissioners, ...	17
not to be treasurer of savings bank, when, ...	26
paper not to be discounted for, ...	14
to make returns to Tax Commissioner for taxation, ...	7
Charters, amendments to, must be accepted, when, ...	11
subject to alteration or repeal, ...	11
how declared to be forfeited, ...	31
revocation of, effect on attachments, ...	31
void if not acted upon within two years, ...	11
Check, a bill of exchange, ...	38
Christmas day, notes falling due on, ...	40
Claims to be allowed or disallowed by receivers, ...	32
limitation of time for presenting to receivers, ...	32
when barred against receivers, ...	34
Comptroller, returns to, by savings banks, statement of deposits, unclaimed deposits, ...	10 28
Construction of statutes, ...	3, 4
Contingent fund of savings bank, limited to ten per cent. of deposits, ...	26
Corporations, loan by savings banks to, ...	24
Corporators of savings banks, removal of, ...	27
to receive notice of meetings of, ...	27
Damages, rule of, on protest of foreign bills of exchange, ...	39
Deposit of public money, ...	6

INDEX TO LAWS.

43

	PAGE.
Deposits, savings banks, from one person limited, ...	24
how employed, ...	20-23
how taxed, ...	10
by minor, how drawn, ...	25
statement of unclaimed, returned to Comptroller, ...	28
trust in, how made, ...	25
Directors may fill vacancies, ...	12
officers of corporations owning stock eligible for, ...	12
loans to, limited, ...	15
not to be paid for indorsing paper, ...	16
must vote by yeas and nays in declaring dividend, ...	16
three-fourths of to be residents of this state, ...	15
of savings banks to appoint auditors, ...	27
consenting to loan or investment, record of to be made, ...	24
liable for loss caused by violating law, ...	28
Discount, what paper banks may not, ...	14
Dividends, banks' and trust companies', to be declared from net earnings only, ...	16
by yea and nay vote, ...	16
Dividends of savings banks, amount of, regulated, ...	25, 26
discrimination in declaring, may be made, ...	26
Ecclesiastical society, loan to, by savings banks, ...	24
Embezzlement by officer or agent, ...	5
Endorsement blank, of non-negotiable instrument, ...	40
Examinations by Bank Commissioners, ...	29
of banks by State officers, when allowed, ...	15
by stockholders, when allowed, ...	15
Expenses of Commissioners, how paid, ...	31
False entries, penalty for making, ...	6
Fast day, notes falling due on, ...	40
Fees of receivers, ...	37
Fourth of July, notes falling due on, ...	40
Fraudulent check or draft, penalty for obtaining value by, ...	6
conveyances by banks, etc., void, ...	36
Grace, days of, not allowed, ...	37
Holidays, what days are; notes falling due on, ...	40
when due on holidays, ...	40
Injunction against bank or trust company, ...	30, 31
Insurance, payment of premiums, by mortgagee, ...	37
savings bank may collect for, paid on mortgaged property, ...	25
Interest, rate of, allowed on savings bank loans, ...	25
Investments of savings banks, what to be made in, ...	20-23
record of director consenting to, ...	24
of trust funds, ...	4
Labor day, notes falling due on, ...	40
Liability of directors of savings bank for loss caused by violating law, ...	28

	Page.
Limitation of credit given to one party, ...	14, 24
of dividends, ...	16, 25, 26
of obligation of directors, ...	15
of contingent fund of savings bank, ...	26
of deposit from one person in savings bank, ...	25
of loan on personal security to one person from savings bank, ...	24
of salary of president of savings bank, ...	26
of sum allowed for banking house by savings bank, ...	25
of time for presenting claims to receivers, ...	32
Lincoln day, notes falling due on, ...	40
Loans on own capital stock forbidden, ...	14
by agent at other places than banking houses forbidden, ...	14
to one party limited, ...	14
to executive officers or clerks forbidden, ...	14
may be made out of State by bank, when, ...	14
by savings bank on personal security limited, ...	20
collateral security limited, ...	20
additional security required when one person or firm only is holden, ...	24
by savings banks on real estate, how made, ...	24
not to be made on real estate situated out of State, ...	23
exception in favor of certain savings banks, to ecclesiastical society, ...	24
to corporation, ...	24
record of directors consenting to, ...	24
rate of interest allowed on, ...	25
Location not to be changed except by General Assembly, ...	13
Meetings, special, how called upon failure to hold annual, ...	11
Memorial day, notes falling due on, ...	40
Minor, deposit by, in savings bank, may be drawn on receipt of, ...	25
Mortgaged premises, willful injury to, by mortgagor, ...	5
Mortgagee, payment of premiums of insurance, taxes, and assess- ments by, ...	37
National banking associations, ...	18-20
National banks, State banks may become, how, ...	18
executors, etc., may represent stock, ...	18
corporate power of, not terminated by becoming, ...	18
stockholders of, not dissenting, becoming shareholders of, ...	18
not becoming shareholders, to be paid, ...	18
appeal of, to Bank Commissioners, ...	18
rights of holders of non-transferable stock, ...	19
notice of, to Comptroller, ...	19
continuance of officers of, ...	19
reconversion of, to State bank, ...	19
Negotiable instruments, ...	37-40
New Year's day, note falling due on, ...	40
New banks to notify Commissioners of organization, ...	31
Non-negotiable instrument, blank indorsement of, ...	40

	Page.
Notes, rule of damage on protest of foreign, ...	39
Notice to corporators of meetings, ...	27
Officers, embezzlement by, penalty for, ...	5
not eligible to be Bank Commissioner, ...	29
upon request to inform assessors what stock or bonds held as collateral, ...	9
to continue, if converted from national bank, ...	19
of savings banks not to be borrowers nor surety for borrowers, ...	27
not to be security on bond of treasurer, ...	17, 26
of savings banks, not to be paid for selling securities to, ...	27
or securing loans for, ...	27
vacancy, how filled, ...	27
of State may examine banks, when, ...	15
Penalty for director being paid for indorsement, ...	16
voting for unlawful dividend, ...	16
embezzlement, ...	5
failure to give bond to bank or trust company, ...	17
to pay proportion of salary of Bank Commissioner, ...	31
taxes to the State, ...	8
to report to Bank Commissioners, ...	17
making excessive loan, ...	14
false entries, ...	6
neglect by receivers, ...	31, 37
of treasurer of savings bank to return list of unclaimed deposits, ...	28
to give corporators notice of meeting, ...	27
not delivering books and property to receivers, ...	33
officers of savings banks assenting to violation of law, ...	28
being a borrower or surety for a borrower, ...	27
being paid for making loan or selling it securities, ...	27
persons advertising as a bank, ...	17
refusal to inform assessors of collateral held, ...	9
violation of law regarding banks, savings banks, or trust companies, ...	28
voting on bank stock unlawfully, ...	15
willful injury to mortgaged premises, ...	5
Pledge of stocks and bonds, ...	9
Power of attorney, when necessary, ...	12
President to keep bond of cashier or treasurer, ...	16, 27
of savings banks, what compensation allowed, ...	26
not to be surety on bond of treasurer, ...	16, 27
Private banks, act concerning, ...	17
Private corporation, embezzlement from, ...	5
Promissory notes and checks, ...	38-40
Protests on notes or bills of exchange, ...	39
Proxy, voting, in meeting of stockholders, ...	12, 13
not to be used at more than one annual meeting, ...	13
Public buildings, term includes what in statutes, ...	3
Public officer, embezzlement by, ...	5

	PAGE.
Public officials, may deposit money in certain banks, ...	6
Punishments, penalties, etc., not affected by repeal of statutes, ...	4
Railroad company, term includes what in statutes, ...	3
what bonds of, savings bank may buy, ...	20-23
Real estate, loan on, how made, ...	24
limited to one-half value of, ...	23
Receivers of banks, savings banks, and trust companies, ...	32-37
Receivers, appointment of, ...	31, 32
Receivers may be appointed by judge of Supreme Court, when, ...	31, 33
may be petitioned for by majority of stockholders, ...	32
appeals from, when and how made, ...	32
application for order on, how made, ...	35
to apply for dissolution of injunction, ...	36
appropriation of avails of property in hands of, ...	36
bonds of, to be kept by clerk of court, ...	35
may compromise doubtful claims, ...	33
when, may not compromise claims against officers, ...	33
to deposit funds not called for with State Treasurer, ...	36
discharge of, ...	37
fees of, ...	37
to file statements with clerk of court, ...	34
to lodge orders with clerk of court, ...	35
final disposition of funds in hands of, ...	36
to make inventory and appraisal of assets, ...	33
property in hands of, not subject to foreign attachments, ...	35
to receive proof of and allow or disallow claims, ...	32
limitation of time for presentation of claims to, ...	32
to make return to Bank Commissioners, ...	34
forfeiture for not making such returns, ...	34
Repeal of statute, effects of, ...	4
Reports of Bank Commissioners to Governor, ...	30
to Bank Commissioners, of savings banks, ...	28
of banks and trust companies, ...	17
to be published in a newspaper, ...	17
of receivers, ...	34
to Comptroller of savings bank deposits, ...	10
of unclaimed savings bank deposits, ...	28
of Comptroller to General Assembly, of such deposits, ...	28
Reserve of cash and bonds to be kept on hand, ...	13
fund for deposits, ...	13
Returns of savings banks to Comptroller, ...	10
Saturday, notes falling due on, ...	40
Savings Banks —	
certain stocks belonging to exempt from taxation, ...	8
injunction to preserve assets or protect deposits, ...	30, 31
term includes what in statutes, ...	3
deposits of, how employed, ...	20, 23
how many officers of, may be officers of bank of discount, ...	26
service of process upon, ...	5

	Page.
School Fund Commissioner may examine books, ...	15
may vote on stock, ...	15
Shares of stock, taxation of, ...	7-9
Secretary to return to tax commissioner list of stockholders, ...	7
Service of process upon bank or trust company, ...	5
Special taxes on corporations, ...	7-9
Statement of banks and trust companies to be made to Bank Commis-	
sioners, ...	17
the same to be published in a newspaper, ...	17
Stock (see Capital Stock).	
Stockholders may vote by proxy, ...	12
majority of may petition for receiver, ...	32
may examine books, etc., when, ...	15
rights of, if bank converted to national, ...	18
Surety bonds, ...	16, 26
Surplus of savings bank, provisions as to, ...	25
Taxation of capital stock, ...	7-9
Tax on deposits of savings banks, ...	10
Taxes, payment of, by mortgagee, ...	37
Thanksgiving day, notes and bills falling due on, ...	40
Treasurer to give bond, ...	16, 26
bond of, to be recorded, ...	17, 27
savings bank to be recorded in office of Secretary of	
State, ...	27
to be renewed every six years, ...	26
president or director not to be surety on, ...	27
to give notice of indebtedness of Bank Commissioners, ...	29
of savings bank, to make annual report to Bank Commis-	
sioners, ...	28
to make report whenever required by Bank	
Commissioners, ...	28
to return statement of deposits to Comp-	
troller, ...	10
of unclaimed deposits	
to Comptroller, ...	28
to give notice of corporators' meeting, ...	27
Treasurers of trust companies to make statements to Bank Commis-	
sioners, ...	17
Trust company, service of process upon, ...	5
Trust companies assessed for taxation, ...	7-9
injunction to preserve assets or protect deposits, ...	30, 31
Trust funds, how loaned or invested, ...	4
may be deposited in savings banks, ...	5
Trust deposits, how made, ...	25
Trustees (see Directors).	
Unlawful waste on mortgaged premises, ...	5
Voting by proxy in meetings of stockholders, ...	12, 13
Washington's birthday, notes and bills falling due on, ...	40
Words and phrases in statutes, construction of, ...	3, 4

State of Connecticut

PUBLIC DOCUMENT NO. 37

ANNUAL REPORT
OF
THE COMMISSIONER
ON
Building and Loan Associations
TO THE GOVERNOR
RELATING TO
BUILDING AND LOAN ASSOCIATIONS
AND
MORTGAGE INVESTMENT COMPANIES

For the year ending September 30, 1902

PRINTED BY ORDER OF THE LEGISLATURE

NORWICH, CONN.:
PRESS OF THE BULLETIN COMPANY
1903

**MORRIS C. WEBSTER, New Britain, Conn.,
COMMISSIONER.**

State of Connecticut.

REPORT.

HARTFORD, December 31st, 1902.

To His Excellency,

GOVERNOR GEORGE P. McLEAN :

The annual report required by law from this Department must have a considerable degree of similarity from year to year, although each year must necessarily present some new problems to the various companies in the field. The present year has been one of unusual prosperity, in which all the different sections of our State have shared. The local Building and Loan Associations have been prosperous, notwithstanding the prevailing low rate of interest and the sharp competition of the loan agents. Those who have borrowed money from the local companies, and have carried stock to a maturity and repaid their loans are constantly increasing in number and are loyal friends of honest and well-conducted local associations. With the conservative people of our State they are the deadly enemies of the widely advertised schemes which are so numerous and so loud in promises of quick and large returns to their subscribers. The time has undoubtedly come when greater restriction should be placed upon some of the so-called investment companies, and their fallacies should be exposed; an end which might be accomplished by somewhat broadening the scope of this department. Both foreign and domestic building and loan associations are fully covered at present, but your Commissioner is daily in receipt of inquiries concerning some new opportunity for investment, and in very many instances, they are with regard to a kind of association entirely

beyond his control. I have responded to such inquiries by giving such facts as were in my possession, and by advising the inquirer to do some figuring for himself along the line of the proposed benefit. I am sure that the prudent and honest people of Connecticut, and especially the stockholders of the building and loan associations, thoroughly agree with me in desiring to eliminate, as entirely as possible, dangerous experimental schemes from gaining a future foothold in our State.

The considerable decrease in the amounts of assets reported is caused by the maturing of a large number of shares which, for the most part, have been promptly paid. For example, The Co-operative Savings Society, of Hartford, paid on this class of stock \$324,051.28. The result has been highly pleasing to the holders and a very large proportion of them have subscribed for more shares.

The affairs of The Hartford Building and Loan Association are being closed up, and the entire assets will have been divided among its creditors before this report is printed. While there is a small loss entailed upon all classes of its shareholders, I can safely say that the affairs have been closed up with as little expense as possible. The promptness of the settlement should be pleasing to all concerned, and while it is barely possible that a little more might have been realized by a longer delay, such was by no means certain to be the case, and I advised closing up the affairs while it was possible, thus preventing further expense or depreciation.

During the year the Industrial Savings and Loan Company, of New York, was licensed to do business in the State. I entered upon the examination of this company in January and spent about four weeks upon it. Finding them solvent, and their methods conservative and safe, I gave them my certificate, and their annual report will be made previous to March 1st, in accordance with the statute.

The Southern Investment Company, of Lexington, Kentucky, was also examined during the year and licensed to do business in Connecticut. The examination of their affairs was

made up by the examiner for the State of Rhode Island, whom I deputized to act in my place, as he was obliged to make an investigation for his own State. His report was very complete and very satisfactory, and I see no reason why their business is not safely and honestly conducted.

The assets of the Building and Loan Association, September 30th, 1902, were four million, one hundred and forty-five thousand, one hundred ninety-seven dollars and thirty-two cents (\$4,145,197.32), which amount, compared with that of September 30th, 1901, four million, two hundred and forty-five thousand, six hundred forty-eight dollars and twenty-five cents (\$4,245,648.25), shows a decrease of one hundred thousand, four hundred fifty dollars and ninety-three cents (\$100,450.93), the reasons for which have been explained in a preceding paragraph of this report.

The cash in the hands of the association decreased during the year fifty-eight thousand, four hundred thirty-six dollars and twenty-four cents (\$58,436.24), and the mortgage loans increased twenty-three thousand, one hundred ninety-eight dollars and eighteen cents (\$23,198.18), and there was a small decrease in the amount of the share loans.

Real estate decreased seven thousand, seven hundred twenty-six dollars and sixty-five cents (\$7,726.65), the entire holdings of the association are three hundred eighty-two thousand, eight hundred fifty-two dollars, and eighty-nine cents (\$382,852.89), which includes forty-three thousand, seven hundred eighty-three dollars and eighteen cents (\$43,783.18) sold on contract.

The usual classification tables have been prepared for printing, and show some interesting features to students of that branch of economics, but are not in any respect surprising, and are in keeping with the prosperity of the times.

MORTGAGE INVESTMENT COMPANIES.

"The Middlesex Banking Company, of Middletown, specially chartered in 1872, lends money on first mortgages of lands in the West and South, and uses these mortgages, in the hands of a

trustee, to secure its own bonds. These bonds, always paid promptly, both principal and interest, proved popular for investment and the obligations of the company have reached about \$25,000,000, of which about \$7,000,000 are outstanding.

I began the usual examination of the company, at its home office, in November, 1901, and continued it, as my other duties permitted until May, 1902. The officers of the company urged that the interests of the State, the company, and its bondholders, required the investigation to be extended to its Western and Southern offices and assets. Upon full consideration, and with the approval of Your Excellency, I did so extend it. And, as so exhaustive an examination of the company by the State is without precedent, and as the results are of present interest, I have thought it proper to submit to Your Excellency this special report, in advance, and as a part of, the annual report of this department.

The company has offices in St. Paul, Minn.; Denver, Col.; Salt Lake City, Utah; Memphis, Tenn.; and Dallas, Texas.

Several years ago, in a period of great business depression, which proved destructive to many enterprises like that of this corporation, the company was reluctantly compelled to take, by foreclosure, large tracts of lands on which its loans were secured. Under legal advice, that laws of jurisdiction in which these lands lay, limited the right of the company, as a foreign corporation, to hold titles to the foreclosed lands, five subordinate companies were formed to hold these titles.

The officers of these companies are substantially the same persons. Their stock is almost all held by the Middlesex Banking Company. And their offices are the office of that company in St. Paul, whence by organization through the West and South their business of caring for, selling, letting and generally making the lands profitable, and by crops and otherwise, productive, is carried on. Meantime the lands are mortgaged to the parent company to be used as securities for its bonds. And on April 12th, 1902, these mortgages amounted to \$2,210,540. The company claimed this asset would maintain itself and profit the

company largely in the end, and justly insisted that a careful examination of it be made in order to determine its present value, the standing of the company, and the security of its bondholders.

On May 16th, last, having prepared, at the East, a mass of memoranda, indispensable for my purpose, I started for St. Paul, and during the next fifty-six days, by dint of near 10,000 miles of travel, by rail and wagon, I completed such an examination of the affairs of the company and its lands in the region of their location, to wit, the States of Minnesota, Wisconsin, North Dakota, South Dakota, Colorado, Idaho, Utah, Texas and the Cotton Belt of the South, as seemed to me reasonably sufficient for the interests of the State, the company, and its bondholders.

From the first the policy of the company has been to place its loans on agricultural, rather than city properties, and, excepting some comparatively minor holdings in St. Paul, Dallas, and Salt Lake City, its investments are entirely in agricultural lands, including eight plantations in the best cotton lands in the Union, the company having already sold a large part of the properties originally taken by foreclosure.

Throughout my western and southern visit, the officers of the company rendered me every facility in their power and showed the utmost desire to give me immediate and entire access to all the facts bearing upon the condition of the companies and their holdings. And the books and methods of the companies convinced me that their business was conducted with honesty, ability, and untiring attention to its very multitudinous details—methods well illustrated in the topographical records of the company, inventoried at the nominal amount of \$14,000, though they must have cost the company, during its career, several times that sum, being an exhaustive collection of facts bearing on the values of lands lying within the zones of the company's operations, of constant use for reference and of inestimable service to the company, in its business and frequently consulted by others.

In reaching an estimate of the value of the lands as assets,

while I depended on the company for some preliminary details, such as locations, uses, etc., yet I availed myself to the utmost of the knowledge, experience and opinions of disinterested men in the regions I visited, and studied carefully the past and present development of these regions; and the conclusions to which I am led are based chiefly on my personal inspection and the carefully considered facts and opinions obtained from others than the company. As elements in my problem I included location and quality of lands, and their availability for various crops; the development of railroads; the location and growth of towns; the character of populations; the multiplication of schools and churches; banking facilities; the quality, amount and permanency of immigration and the general prosperity of communities and States.

It is not requisite to my present purpose to discuss these properties in detail, and I content myself with expressing to Your Excellency my belief that the estimate made by the company of the value of its lands, is, as a whole, conservative and sound and that, as a whole, these lands may be reasonably expected to bring in the market at least the prices at which they are held.

While it is true that disastrous years, should they come, must to some extent depress the price of the lands, yet, in my judgment, such depression can hardly be extreme or long continued, and I am convinced that an increase in the value of much of the land is probable in the near future. And the company is rapidly selling its agricultural lands at the estimated values.

Human foresight being fallible it could not be expected that the company's operations, extending during so many years and over so wide and varied a territory—much of it new and undeveloped country—should be without exception entirely fortunate in every investment; yet it is but fair to the management to say that results demonstrate the soundest discretion in the original selection of lands for investments.

The general prosperity of the country and universally high prices which prevail for all kinds of agricultural products and

the abundant crops last season, and even better prospects for the present, all combine to advance and improve the value of the real estate of the company; and I found these conditions were being taken advantage of by the company and its agents, and while sales were being made as rapidly as possible, the properties were, in almost every case, being improved by cultivation, and were producing in the aggregate an income large enough to cover expenses, and a fair rate of interest upon the valuation put upon them. I believe, taken as a whole, this important asset of the Middlesex Banking Company is reasonably sure to make a profitable return to the company.

The proper amount of mortgages is on deposit for the security of the bondholders and the interest upon the same is being promptly met. Since the years of depression and large foreclosures, the foreclosures of mortgages have been very few and unimportant in amount.

I believe that the company should continue its policy of securing the utmost returns from its lands while they are in its possession, and selling them as rapidly as possible at favorable prices, meantime introducing such improvements in its methods as may be possible, and practicing due economy in its expenditures—requirements which the company seems only too anxious to meet."

The annual statement of the company accompanying this report, the facts of which I have verified, are of an encouraging nature. The sale of land to the amount of upwards of \$400,000. at a profit to the land companies, has enabled them to reduce their obligations to the parent company, and the prospects are promising for a still further reduction.

The prompt payment of interest and the refunding of a large amount of 6 per cent. debentures at a reduced rate, with a profitable increase in the amount of outstanding installment debentures are some of the improvements to be noted. The prosperity of the Southern cotton growing section is enhancing the value of the plantation property, and while expenses of management are necessarily large, the maximum cost has been undoubtedly

reached, and henceforward there must be annually a reduction in this item of expense.

Of the other companies the Bridgeport Land and Title Company are doing a successful local business, as is also the New Britain Real Estate and Title Company, and are showing what strict conservative management can do toward a profitable development of Connecticut real estate, when properly applied. The liquidating companies as shown by their report are making some progress.

MORTGAGE INVESTMENT COMPANIES.

Name.	Location.	Assets.
The Bridgeport Land & Title Co.....	Bridgeport, Conn..	\$ 235,734.20
" Eastern Banking Co.....	Hartford, Conn....	552,607.86
" Equitable Trust Co.....	New London, Conn.	1,516,296.58
" Middlesex Banking Co.....	Middletown, Conn.	7,104,406.92
" New Britain Real Estate & Title Co..	New Britain, Conn.	116,558.65
" New England Mortgage Security Co.	Brooklyn, Conn...	1,194,869.51
" Thames Loan & Trust Co.....	Norwich, Conn....	117,425.76
" Western Security Co.....	Brooklyn, Conn...	288,744.99
		\$11,126,644.47

Respectfully submitted,

MORRIS C. WEBSTER,

Building and Loan Commissioner.

Table I.—COMPARATIVE STATEMENT OF ASSETS FOR YEARS ENDING SEPT., 30, 1900, 1901, 1902.
Domestic Associations.

	Assets, 1900.	Assets, 1901.	Assets, 1902.	Increase, 1902.	Decrease, 1902.
Bridgeport Savings and Loan Association.....	\$157,804.60	\$148,042.04	\$147,135.88	\$.....	\$906.16
Connecticut Building and Loan Association, Hartford, The Co-operative Savings Society of Connecticut, Hart- ford.....	1,303,449.52	1,461,910.76	1,476,790.84	14,880.08	.....
First Meriden Mutual Benefit Building and Loan Asso- ciation.....	1,524,739.35	1,467,172.26	1,368,327.35	.....	98,844.91
Fourth Meriden Mutual Building and Loan Association, The Hartford Building and Loan Association.....	69,899.62	64,618.31	58,781.54	.....	5,836.77
Meriden Permanent Building and Loan Association.....	3,186.79	11,175.45	21,324.58	10,649.13	.....
Middletown Building and Loan Association.....	215,466.21	189,087.39	127,477.12	.....	61,610.17
New Britain Co-operative Savings and Loan Associa- tion.....	118,670.97	146,113.29	164,909.70	18,796.41	.....
New Haven Building and Loan Association.....	125,189.39	114,010.02	121,868.58	7,858.56	.....
New Haven Progressive Building and Loan Associa- tion.....	147,201.27	148,082.64	158,190.07	10,107.43	.....
Norwalk Building, Loan, and Investment Company... Rockville Building and Loan Association.....	58,012.44	58,453.51	62,123.81	3,670.30	.....
Second Meriden Mutual Benefit Building and Loan Association.....	28,815.14	26,045.77	26,305.90	260.13	.....
Stamford Co-operative Building and Loan Association, Willimantic Building and Loan Association.....	127,182.52	123,439.49	122,132.54	.....	1,306.95
	104,450.49	106,968.12	103,478.97	.....	3,489.15
	57,299.04	55,671.04	50,240.20	.....	5,430.84
	35,101.13	36,120.78	41,613.17	6,492.39	.....
	81,365.68	89,737.48	93,997.07	4,259.59	.....
Totals.....	\$4,157,804.16	\$4,245,648.25	\$4,145,197.32	\$76,974.02	\$177,424.95

Table II.—A COMPARATIVE CLASSIFICATION OF ASSETS OF DOMESTIC ASSOCIATIONS FOR YEARS
ENDING SEPT. 30, 1900, 1901, 1902.

	Assets, 1900.	Assets, 1901.	Assets, 1902.	Increase, 1902.	Decrease, 1902.
Loans on real estate.....	\$3,248,200.32	\$3,188,900.84	\$3,165,702.66	\$.....	\$23,198.18
Loans on shares.....	143,725.60	169,041.47	169,563.60	522.03	.....
Real estate.....	306,420.54	390,679.64	382,852.89	.....	7,726.65
Cash.....	148,218.44	217,062.80	158,626.56	.....	58,436.24
Furniture and fixtures.....	6,554.13	7,061.01	6,494.77	.....	566.24
Installments due and unpaid.....	13,097.40	6,140.66	8,141.47	2,000.81	.....
Interest, premium, fees, and fines due and unpaid.....	13,871.17	17,934.83	11,660.61	.....	6,274.22
Stocks, bonds, and other securities, and contracts.....	268,695.00	237,496.99	219,693.76	.....	17,903.24
Taxes and insurance advanced.....	2,437.33	2,844.96	1,771.66	.....	1,073.41
Interest paid in advance on mortgages conditionally assumed for members.....	4,224.66	3,668.21	3,672.11	3.90	.....
Other assets.....	3,369.67	4,916.94	17,117.45	12,200.51	.....
Totals.....	\$4,157,804.16	\$4,245,648.25	\$4,145,197.32	\$14,727.25	\$115,178.18

Table III.—A COMPARATIVE CLASSIFICATION OF LIABILITIES OF DOMESTIC ASSOCIATIONS FOR YEARS ENDING SEPT. 30, 1900, 1901, 1902.

	Liabilities, 1900.	Liabilities, 1901.	Liabilities, 1902.	Increase, 1902.	Decrease, 1902.
Due shareholders, installments paid.....	\$2,371,052.21	\$2,390,160.76	\$2,354,878.32	.....	\$35,282.44
Due shareholders, earnings credited.....	244,486.26	262,334.24	211,048.94	.....	51,285.30
Due shareholders, single payment shares.....	630,422.55	620,392.56	651,774.07	\$31,381.51	.....
Due shareholders, earnings not credited and surplus..	114,444.93	133,812.90	162,870.76	29,057.86	.....
Balance to be paid out on loans made.....	5,850.80	15,800.00	11,001.65	.....	4,798.35
Borrowed money.....	5,037.50	.....	10,500.00	10,500.00	.....
Premium account.....	8,353.63	7,838.03	6,848.61	.....	988.42
Insurance profits, balance in expense fund, and balance in insurance fund.....	30,033.62	26,774.39	39,494.39	12,720.00	.....
Guarantee fund and surplus.....	127,425.52	140,227.26	150,304.32	10,077.66	.....
Mortgage and interest conditionally assumed for members.....	605,575.82	635,716.26	527,665.00	.....	108,051.26
Interest and premium paid in advance and other liabilities.....	15,321.32	12,591.85	18,810.67	6,218.82	.....
Totals.....	\$4,157,804.16	\$4,245,648.25	\$4,145,197.32	\$99,955.84	\$200,406.77

Table IV.—SHOWING ASSETS OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1902.

ASSETS.	Loans on real estate, face value.	Loans on shares.	Real estate acquired by foreclosure and deed.	Cash on hand and in bank.	Furniture and fixtures.	Installments due and unpaid.	Interest, premiums, fees, and fines due and unpaid.	Stocks, bonds, and other securities.	Taxes and insurance advanced.	Int. paid in adv. on intg. c'd'y assumed for members.	Other assets.	Totals.
Bridgeport Savings and Loan Association.....	\$128,241.00	\$8,150.00	\$7,475.00	\$2,974.88	\$50.00	\$245.00	\$.....	\$.....	\$.....	\$.....	\$.....	\$147,135.88
The Connecticut Building and Loan Association....	1,163,305.45	52,248.80	107,332.82	51,270.84	712.18	2,860.57	3,797.75	93,778.75	.....	3,672.11	7,811.57	1,476,790.84
The Co-operative Savings Society of Connecticut..	984,543.00	57,243.00	166,277.02	48,875.72	4,547.50	2,163.00	8,307.55	124,600.00	1,771.55	.....	.....	1,368,327.35
First Meriden Mutual Benefit Bldg. and Loan Ass'n.	55,095.72	.....	200.00	3,485.82	.....	.....	.....	.....	.....	.....	.....	58,781.54
Fourth Meriden Mut. Benefit Bldg. and Loan Ass'n.	20,843.15	762.93	.....	218.50	.....	.....	.....	.....	.....	.....	.....	21,824.58
The Hartford Building and Loan Association.....	16,679.77	4,576.85	84,093.71	13,655.31	407.48	180.75	619.70	355.85	.....	.....	6,907.70	127,477.12
The Meriden Permanent Building and Loan Ass'n.	149,372.67	7,764.25	.....	6,567.78	.....	.....	.....	1,215.00	.....	.....	.....	164,909.70
Middletown Building and Loan Association.....	109,950.00	2,700.00	.....	8,653.58	210.00	355.00	.....	.....	.....	.....	.....	121,868.58
New Britain Co-operative Building and Loan Ass'n.	115,989.13	18,315.00	15,200.00	7,793.71	132.90	670.47	178.86	.....	.....	.....	.....	158,190.07
New Haven Building and Loan Association.....	59,050.00	1,965.00	.....	422.78	.....	108.00	.....	.....	128.03	.....	450.00	62,123.81
New Haven Progressive Building and Loan Ass'n.	23,500.00	2,205.00	.....	153.63	100.00	187.00	210.27	.....	.....	.....	.....	26,305.90
Norwalk Building, Loan, and Investment Co.....	108,700.00	1,800.00	2,274.34	8,351.85	.....	485.50	520.85	.....	.....	.....	.....	122,132.54
The Second Meriden Mut. Bldg. and Loan Ass'n	47,095.44	.....	.....	3,144.76	.....	.....	.....	.....	.....	.....	.....	50,240.20
Rockville Building and Loan Association.....	100,510.00	825.00	.....	1,572.16	.....	427.10	144.71	.....	.....	.....	.....	103,478.97
Stamford Co-operat'g Bldg. and Loan Association...	38,700.00	1,695.00	.....	1,068.17	150.00	.....	.....	.....	.....	.....	.....	41,613.17
Wilkesville Building and Loan Association.....	82,500.00	10,950.00	.....	597.07	40.00	.....	.....	.....	.....	.....	.....	93,997.07
Totals.....	\$3,104,075.53	171,190.53	352,862.59	158,836.56	6,350.06	7,631.59	13,779.70	219,949.60	1,899.58	3,672.11	15,169.37	4,145,197.32

Table V.—SHOWING LIABILITIES OF DOMESTIC ASSOCIATIONS, SEPTEMBER 30, 1902.

LIABILITIES.	Due share- holders, installments paid.	Due share- holders, single pay- ment shares.	Due share- holders, earnings credited.	Due share- holders, earnings not credited.	Balance to be paid on loans made.	Bor- rowed money.	Premium account.	Insurance profits, bal- ance in insur- ance fund and exp. fund.	Guarantee fund and surplus.	Mortgages conditally assumed for members.	Other liabilities.	Totals.
Bridgeport Savings and Loan Association.....	\$122,601.00	\$.....	\$21,836.24	\$2,106.29	\$.....	\$.....	\$.....	\$.....	\$598.35	\$.....	\$.....	\$147,135.88
The Connecticut Building and Loan Association....	527,416.97	114,413.40	.....	120,381.58	.....	.....	.....	39,494.39	139,474.58	527,566.00	7,941.92	1,476,790.84
The Co-operative Savings Society of Connecticut...	717,390.55	506,000.67	105,552.77	16,238.76	7,100.00	10,000.00	669.03	.....	.....	.....	5,375.57	1,368,327.35
First Meriden Mutual Bene- fit Bldg. and Loan Ass'n	50,130.53	.....	.....	1,877.28	.....	.....	3,868.50	.....	2,876.43	.....	28.70	58,781.54
Fourth Meriden Mut. Bene- fit Bldg. and Loan Ass'n	20,722.03	.....	123.52	292.36	500.00	.....	.....	.....	.....	.....	186.67	21,824.58
The Hartford Building and Loan Association.....	75,457.23	31,860.00	14,556.47	.....	.....	.....	.....	.....	5,406.17	.....	697.35	127,477.12
The Meriden Permanent Building and Loan Ass'n.	138,852.10	.....	19,416.78	4,389.24	1,637.50	.....	.....	.....	581.28	.....	32.80	164,909.70
Middletown Building and Loan Association.....	97,216.00	.....	24,023.58	554.00	.....	.....	.....	.....	.....	.....	75.00	121,868.58
New Britain Co-operative Savings and Loan Ass'n.	153,114.27	.....	.....	3,305.59	1,764.15	.....	.....	.....	.....	.....	6.06	158,190.07
New Haven Building and Loan Association.....	52,054.00	.....	7,774.11	1,570.27	.....	.....	.....	.....	600.00	.....	125.43	62,123.81
New Haven Progressive Building and Loan Ass'n.	25,042.23	.....	.....	377.98	.....	.....	.....	.....	.....	.....	885.69	26,305.90
Norwalk Building, Loan, and Investment Co.....	118,338.07	.....	.....	.....	.....	.....	.....	.....	3,794.47	.....	.....	122,132.54
Rockville Building and Loan Association.....	85,694.00	.....	17,771.47	.....	.....	.....	.....	.....	.....	.....	13.50	103,478.97
The Second Meriden Mut. B'fit Bldg. and Loan Ass'n	44,490.14	.....	.....	.....	.....	.....	2,980.01	.....	2,116.81	.....	663.24	50,240.20
Stamford Co-operat'e Bldg. and Loan Association....	38,471.83	.....	.....	.....	.....	.....	.....	.....	3,141.34	.....	.....	41,613.17
Willimantic Building and Loan Association.....	87,887.37	.....	.....	4,841.59	.....	500.00	.....	.....	768.11	.....	.....	93,997.07
Totals.....	\$ 2,354,878.32	651,774.07	211,048.94	155,934.94	11,001.55	10,500.00	7,517.64	39,494.39	159,357.54	527,666.00	16,024.83	4,145,197.32

Table VI.—SHOWING NUMBER SHARES ISSUED, WITHDRAWN, LOANED UPON, AND MEMBERSHIP.
Domestic Associations.

	Shares issued.	Shares in force beginning of year.	Shares issued during year.	Shares withdrawn during year.	Shares in force end of year.	Number shares borrowed upon.	Number borrowing members.	Number non-borrowing members.	Shares held by non-borrowing members.
Bridgeport Savings and Loan Ass'n . . .	8,962	2,860	918	619	3,269	682	103	544	2,367
Connecticut Building and Loan Ass'n . . .	†	46,950	18,978½	20,987	44,941½	13,577½	1,091	2,842	31,364
The Co-operative Savings Society of Connecticut . . .	†	15,569½	†	†	15,190½	5,500	600	4,000	9,600
First Meriden Mutual Benefit Building and Loan Association . . .	607	607	None.	†	†	†	60	23	†
Fourth Meriden Mutual Building and Loan Association . . .	2,282½	1,505	777½	100	2,182½	270	37	328	1,912½
Hartford Building and Loan Ass'n . . .	16,907	2,937	None.	221	2,716	243	53	534	2,473
Meriden Permanent Building and Loan Association . . .	7,813	2,913	1,199	625	3,487	†	†	†	†
Middletown Building and Loan Ass'n . . .	†	1,813	443	140	2,116	419	96	239	1,697
New Britain Co-operative Savings and Loan Association . . .	3,525	2,268	482	370	2,380	887	143	†	1,492
New Haven Building and Loan Ass'n . . .	†	1,131	255	200	1,196	267	25	136	913
New Haven Progressive Building and Loan Association . . .	†	†	159	†	†	†	†	†	†
Norwalk Building, Loan and Investment Association . . .	†	5,132	1,391	780	5,743	1,202	70	315	4,641
Rockville Building and Loan Ass'n . . .	5,597	1,582	139	307	1,414	459	97	163	917
Second Meriden Mutual Benefit Building and Loan Association . . .	†	†	None.	17	†	†	†	†	†
Stamford Co-operative Building and Loan Association . . .	2,599	602	135	116	621	282	41	88	359
Willimantic Building and Loan Ass'n . . .	2,266	1,167	143	113	1,197	499	42	100	698
	50,558½	87,036½	25,030	24,495	86,443½	23,287	2,458	9,307	58,323

†Not reported.

REPORTS
OF
DOMESTIC ASSOCIATIONS.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION,

BRIDGEPORT, CONN.

SEPTEMBER 30, 1902.

Organized, December 5, 1888. Commenced business, January 1, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$128,241.00
Loans on shares.....	8,150.00
Real estate acquired by foreclosure.....	7,475.00
Cash on hand.....	57.85
Cash in bank.....	2,917.03
Furniture and fixtures.....	50.00
Installments due and unpaid.....	245.00
Total.....	\$147,135.88

LIABILITIES.

Due shareholders, installments paid.....	\$122,801.00
Due shareholders, earnings credited.....	21,830.24
Due shareholders, earnings not credited.....	2,106.29
Surplus.....	598.35
Total.....	\$147,135.88

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$1,681.04
Subscription on installment shares.....	36,054.00
Mortgages redeemed (in whole or in part).....	7,772.90
Other loans redeemed.....	1,325.00
Interest received.....	7,879.75
Fines received.....	78.72
Fees received.....	214.50
Other receipts in detail, viz:—	
Real estate.....	137.00
Rent.....	80.64
Special deposits.....	37.14
Total.....	\$55,060.69

DISBURSEMENTS.

Loaned on first mortgage.....	\$13,300.00
Loaned on shares.....	5,525.00
Paid on withdrawals, dues.....	24,285.00
Paid on withdrawals, interest and dividends.....	8,474.99
Paid State Treasurer.....	18.50
Paid salaries, clerk hire and commissions.....	200.00
Paid advertising, printing and postage.....	69.00
Paid rent, \$39.00; officers' bonds, \$20.00.....	59.00
Paid taxes, insurance, etc.....	154.32
Cash on hand.....	57.85
Cash in bank.....	2,917.03
Total.....	\$55,060.69

EARNINGS ACCOUNT.

DR.

Interest.....	\$8,223.50
Profit on withdrawals.....	525.34
Fines.....	124.81
Rent, \$80.64; insurance, \$18.20.....	98.84
Pass books and initiation.....	221.00
Other earnings on hand October 1, 1901.....	2,944.62
Total.....	\$12,138.11

CR.

Dividends on stock.....	\$8,562.25
Interest on withdrawals.....	57.40
Expenses in detail, viz:—as above.....	500.82
Profit undivided.....	2,056.29
Surplus.....	598.35
Loss on real estate.....	363.00
Total.....	\$12,138.11

1. Is the plan of your association permanent, serial, or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1902? 8,962. In
how many series? 28. How often? Semi-annually.

5. How many shares were in force September 30, 1901? 2,860. How many were issued during the year? 918. How many were withdrawn during the year? 519. How many in force at close of business, September 30, 1902? 3,259.
6. How many shares were pledged or borrowed on September 30, 1902? 682.
7. How many borrowing members have you? 103. Give total number of shares now held by them. 902.
8. How many non-borrowing members have you? 544. Give total number of shares now held by them. 2,357.
9. What is the full payment of borrowing member per share per year without premium? \$24.00.
10. Is your admission or membership fee per share or per member? Share. How much? 25 cents.
11. Total admission fees received by the association during year. \$221.00.
12. Total amount of admission fees paid by new members during year. \$221.00. To the association. \$221.00. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Stock of the association. Charter and by-laws.
16. On what percentage of valuation do you limit loans? About 80. How appraised? See remarks.
17. In what places have you money loaned? Bridgeport and vicinity; limited to Connecticut.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of mortgage loans to members. 70. State total amount loaned on first mortgage. \$128,241. State largest mortgage loan to any person. \$5,700.
20. State amount outstanding on mortgages in force on property in this State? \$128,241.
21. State number of loans in force on other securities. 33. Total amount of such loans. \$8,150.00.
22. What premium plan do you follow? See remarks.
23. If premium fixed, state amount; if not fixed, state average premium and extremes.
24. Have you an expense fund? No.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$200.
26. Are officers under bond? Treasurer and Secretary. In what amount? \$2,000 each.
27. State total operating expenses for the year. \$500.82.
28. How are agents paid? Have none.

29. Give names of agents representing your association in this State, and the post-office address of each.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No variation. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 80. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Time. Give particulars briefly. See remarks.
32. How many foreclosures have you had since last report? 1. How many on property in this State? 1.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Cottage	\$1,500	\$1,500	\$500	\$1,000		Foreclosure.
Cottage	1,500	1,500	500	1,000		"
Double House.....	2,000	2,000	1,000	1,000		"
Double House.. ..	2,500	2,475	1,000	1,500	\$25	"
	\$7,500	\$7,475	\$3,000	\$4,500		

MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.	Book Value of Stock Pledged.	Total Security.
Cottage	\$2,700	\$2,808.50	\$1,200	\$2,500	0	\$892.50

REMARKS.

16. Property is valued by three appraisers appointed by the President or Board of Management—one or more of such committee must be members of the Board of Management.
22. Premium payments may be created if competition arises through lack of money to supply the demands, by bidding in open meeting one or more cents per share, to be paid monthly.

31. During the first year, none. During the second year, 50 per cent. After the second year, 80 per cent. After the tenth year, 100 per cent.

Directors:—Geo. H. Zink, Jr., 1021 Central Ave., 5 shares; C. T. Durgin, 231 Ogden St., 10 shares; Axel Ovre, 219 Brook St., 10 shares; Cornelius Kaisen, 966 Central Ave., 5 shares; A. V. Hartley, 1169 East Main St., 6 shares; G. B. Cowell, 120 East Wash. Ave., 20 shares; R. Fitz Gibbon, 58 Franklin St., 10 shares; A. C. Baunach, 202 Harral Ave., 6 shares; Chas. P. Gilbert, Gem Ave., 11 shares.

Officers:—John N. Standish, President, 1539 Noble Ave., 17 shares; Wm. M. Thomas, Vice-President, 1390 East Main St., 5 shares; H. C. Rylands, Treasurer, 239 Atlantic St., 20 shares; T. H. Rylands, Secretary, 363 Central Ave., 30 shares; Edwin F. Hall, Attorney.

Depository:—Bridgeport Trust Co.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, J. N. Standish, President, and T. H. Rylands, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

J. N. STANDISH, President.

T. H. RYLANDS, Secretary.

Subscribed and sworn to before me, this 27th day of October, 1902.

MARSHALL W. HOVEY, Notary Public.

THE CONNECTICUT BUILDING AND LOAN ASSOCIATION,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, May, 1895. Commenced business, June, 1895.

ASSETS.

Advanced on bond and mortgage.....	\$1,153,305.45
Advanced on shares.....	52,248.80
Interest advanced on assumed mortgages.....	3,672.11
Interest delinquent (secured).....	3,797.75
Premium delinquent (secured).....	1,396.27
Interest accrued, not yet due.....	1,464.30
Discount on advance payments.....	695.98
Real estate acquired by purchase, quit-claim deed and foreclosure.....	82,446.70
Real estate sold on contracts.....	24,886.12
Securities and other contracts.....	93,778.75
Furniture and fixtures.....	712.18
Building account.....	7,115.59
Cash in office.....	26,620.78
Cash in banks.....	24,650.06
Total.....	\$1,476,790.84

LIABILITIES.

Due shareholders, installments paid.....	\$527,416.97
Due shareholders, single-payment shares.....	114,413.40
Mortgages assumed for members.....	527,665.00
Interest accrued not yet due on assumed mortgages.....	6,997.68
Due shareholders, earnings not credited.....	120,381.53
Interest accrued on paid up shares (not yet due).....	947.24
Insurance profits.....	22,343.27
Expense fund.....	7,794.70
Insurance fund.....	9,356.42
Reserve—Guarantee fund.....	122,600.00
Contingent fund.....	16,874.58
Total.....	\$1,476,790.84

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

LOAN FUND.

RECEIPTS.

Cash on hand September 30, 1901 (Loan Fund).....	\$126,043.63
Advance on bond and mortgage repaid.....	233,714.47
Advance on shares.....	16,531.00
Assumed mortgages.....	53,200.90
Interest on assumed mortgages.....	3,684.18
Interest and premium.....	88,323.19
Fines.....	1,259.72
Transfer fees.....	86.00
Withdrawal account.....	19,139.51
Insurance profits.....	5,195.18
Real estate and contracts.....	55,238.14
Insurance.....	67,070.86
Insurance (death claims).....	12,513.07
Installment shares.....	331,605.15
Full paid shares.....	26,505.33
Contingent account.....	3,764.33
Rents.....	17,605.89
Building account.....	5,511.50
U. S. bonds sold.....	7,518.75
Sundry accounts.....	862.08
Total.....	<u>\$1,075,372.08</u>

DISBURSEMENTS.

Advanced on bonds and mortgage.....	\$314,415.55
Advanced on shares.....	33,928.50
Assumed mortgages paid.....	153,425.00
Interest on assumed mortgages.....	44,943.38
Discount on advance payments.....	484.38
Withdrawal account.....	19,139.51
Dividends on paid up shares.....	9,359.11
Insurance profits.....	2,060.59
Real estate.....	44,486.22
Insurance.....	64,546.28
Shares matured by death.....	12,513.97
Installment shares withdrawn.....	251,093.67
Full paid shares withdrawn.....	43,197.90
Furniture and fixtures.....	251.68
Dividends on withdrawn shares.....	12,747.08
Contingent.....	2,451.11

Taxes.....	\$7,350.17
Building account.....	12,627.09
Sundry accounts.....	3,728.30
Cash on hand September 30, 1902 (Loan Fund).....	42,623.14
Total.....	<u>\$1,075,372.03</u>

EXPENSE FUND, YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Installment shares.....	\$60,296.01
Full paid shares.....	722.92
Premium on shares.....	1,092.25
Insurance commissions.....	9,281.17
Sundries.....	2,559.96
	<u>\$73,952.31</u>
Balance, September 30, 1901.....	1,058.66
Total.....	<u>\$75,010.97</u>

DISBURSEMENTS.

Printing and supplies.....	\$1,379.91
Advertising.....	2,187.20
Collection.....	4,600.52
Auditing, State examinations, etc.....	1,175.16
Traveling.....	2,609.46
Rent.....	1,108.47
Salaries.....	13,352.19
Postage.....	871.60
Legal.....	1,013.31
Sundries.....	2,642.04
Total operating expenses, exclusive of agents' commissions	<u>\$30,939.36</u>
Agents' commissions.....	22,176.12
Withdrawal account.....	5,123.53
Sundries.....	2,991.54
Dividends on D. D. shares paid.....	5,132.32
	<u>\$66,363.27</u>
Dividends on D. D. shares accrued.....	853.00
Balance, September 30, 1902.....	7,794.70
Total.....	<u>\$75,010.97</u>

EARNINGS ACCOUNT.

DR.

Balance September 30, 1901.....	\$82,906.59
Interest and premium.....	89,960.96
Fines.....	1,242.42
Transfer fees.....	86.00
Rents.....	15,733.36
Sundry accounts.....	1,378.37
Total.....	<u>\$191,307.70</u>

CR.

Interest on assumed mortgages.....	\$40,426.72
Discount on advance payments.....	406.71
Dividends and expenses on paid up shares.....	9,593.70
Withdrawals, etc.....	12,747.08
Taxes, repairs, etc.....	7,044.43
Furniture and fixtures (charged off).....	470.60
Contingent.....	236.88
Balance September 30, 1902.....	120,381.58
Total.....	<u>\$191,307.70</u>

1. Is the plan of your association permanent, serial, or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? $\left\{ \begin{array}{l} \$4.50, \$3.00, \$2.50, \$2.00, \$1.50, \$1.00. \\ 59c., 50c., 35c., 32c., 25c., 19c. \end{array} \right.$
4. How many shares have been issued by your association from date of organization to and including September 30, 1902? _____.
In how many series? 88. How often? Monthly.
5. How many shares were in force September 30, 1901? 46,950. How many were issued during the year? 18,978½. How many were withdrawn during the year? 20,987. How many in force at close of business, September 30, 1902? 44,941½.
6. How many shares were pledged or borrowed on September 30, 1902? 13,577½.
7. How many borrowing members have you? 1,091. Give total number of shares now held by them. 13,577½.
8. How many non-borrowing members have you? 2,842. Give total number of shares now held by them. 31,364.
9. What is the full payment of borrowing member per share per year without premium? \$6. interest, plus dues.
10. Is your admission or membership fee per share or per member? None except on Class C special. How much? 50c. per share.
11. Total admission fees received by the association during year. None.
12. Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. None.

13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Our loans are made on the divided mortgage plan. We also loan on certificates.
15. If yes, on what and by what authority? Charter and amendments.
16. On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? Special appraisers.
17. In what places have you money loaned? Connecticut, Rhode Island, Vermont, New Jersey and Pennsylvania.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of loans to members. 1,091. State largest mortgage loan to any person. \$50,000.00.
20. State amount outstanding on mortgages in force on property in this State. \$455,077.04.
21. State number of loans in force on other securities. 322 share loans. Total amount of such loans. \$52,248.80.
22. What premium plan do you follow? Members bid.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Extremes 25c. and 14c. per share per month.
24. Have you an expense fund? Yes. Of what does it consist? See Article XX. of By-Laws herewith. Give total amount of expense fund received during year. \$73,952.31. Give balance on hand of expense fund September 30, 1902. \$7,794.70.
25. State salaries, in detail, paid to all connected with the association. President, \$300. Secretary-Treasurer, \$50. Accountant, \$125 per month.
26. Are officers under bond? Yes. In what amount? President, \$5,000. Secretary-Treasurer, \$5,000. Accountant, \$10,000.
27. State total operating expenses for the year. Exclusive of agents' commissions, \$30,939.86.
28. How are agents paid? Commissions.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See Article XIII. of By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? The latter. Give particulars briefly. Cannot give them briefly. Please refer to Article XIII.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Please refer to Article XIII. Give particulars briefly.
32. How many foreclosures have you had since last report? 12. How many on property in this State? 6.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How Acquired.
7 Res., Providence, R. I.....	\$4,900	\$6,326.37	\$10,500	\$21,000	.....	F.
1 Res., New Haven, Ct.....	1,300	2,377.44	1,300	6,000	.....	Q. C.
1 Res., Hartford, Ct.....	.....	2,288.66	600	5,400	.....	Ex.
4 Lots, West Hartford, Ct.....	.....	580.00	500	.....	.....	Ex.
1 Res., Hartford, Ct.....	.....	1,101.19	500	3,000	.....	Ex.
1 Res., Hartford, Ct.....	.....	1,306.34	500	3,200	.....	Ex.
1 Res., New Haven, Ct.....	1,000	997.24	3,375	5,500	\$60.00	F.
1 Res., Hartford, Ct.....	.....	1,336.71	500	2,500	.....	Ex.
1 Res., West Hartford, Ct.....	.....	1,946.88	800	3,500	.....	Ex.
1 Res., West Hartford, Ct.....	.....	1,753.06	800	3,000	.....	Ex.
1 Res., Hartford, Ct.....	.....	2,422.08	500	4,300	.....	Ex.
1 Res., Hartford, Ct.....	.....	2,615.00	800	4,200	.....	Ex.
1 Res., New Haven, Ct.....	1,600	1,590.00	2,500	7,000	32.00	F.
1 Res., Hartford, Ct.....	2,000	2,264.35	800	6,000	.....	F.
1 Res., West Hartford, Ct.....	.....	1,748.37	400	3,000	.....	Ex.
1 Res., Hartford, Ct.....	.....	1,365.61	500	3,200	.....	Ex.
1 Res., Hartford, Ct.....	.....	2,527.82	700	7,500	.....	Ex.
1 Res., Hartford, Ct.....	.....	1,827.78	400	4,000	.....	Ex.
1 Res., New Castle, Pa.....	250	395.50	300	850	.....	F.
1 Res., Hartford, Ct.....	.....	1,761.47	800	4,500	.....	Ex.
1 Res., Waterbury, Ct.....	900	900.00	1,000	2,300	.....	Q. C.
1 Res., Hartford, Ct.....	.....	1,318.00	800	3,700	.....	Ex.
1 Res., New Castle, Pa.....	550	625.10	450	2,100	15.20	F.
2 Lots, Hartford, Ct.....	.....	3,403.15	3,600	.....	.....	Ex.
1 Res., Hartford, Ct.....	.....	2,199.61	1,000	5,600	.....	Ex.
1 Res., Hartford, Ct.....	.....	557.55	400	1,600	.....	Ex.
1 Res., West Hartford, Ct.....	.....	1,391.07	700	3,500	.....	Ex.
1 Res., West Hartford, Ct.....	.....	1,391.07	700	3,500	.....	Ex.
8 Lots, Hartford, Ct.....	.....	1,559.88	4,800	.....	.....	Ex.
7 Lots, Hartford, Ct.....	.....	2,800.00	7,000	.....	.....	Ex.
1 Res., Scranton, Pa.....	1,250	1,468.90	525	1,250	16.00	F.
1 Res., Barre, Vt.....	.....	307.68	900	400	.....	Ex.
1 Res., New Haven, Ct.....	400	517.75	700	1,700	.....	Q. C.
1 Res., Waterbury, Ct.....	600	557.24	400	2,300	85.12	F.
1 Res., Oakville, Ct.....	900	887.19	500	3,100	66.66	F.
1 Res., Scranton, Pa.....	600	578.62	850	1,100	8.96	F.
1 Lot, Hartford, Ct.....	250	255.00	600	.....	.....	F.
1 Res., Hartford, Ct.....	.....	3,461.55	1,000	3,600	.....	Ex.
2 Lots, Hartford, Ct.....	.....	800.00	1,000	.....	.....	Ex.
1 Res., Hartford, Ct.....	.....	2,667.92	1,800	6,500	.....	Ex.
3 Lots, Hartford, Ct.....	3,000	2,700.71	3,500	.....	.....	F.
1 Res., West Hartford, Ct.....	.....	8,735.01	10,000	6,000	.....	Ex.
1 Res., Hartford, Ct.....	.....	4,514.39	2,000	9,000	.....	Ex.
1 Res., Scranton, Pa.....	300	327.44	525	1,125	70.40	F.
		\$82,446.70	\$62,825	\$155,925		

Properties were acquired by foreclosure where marked "F," by quit-claim deed where marked "Q. C.," and the remainder by exchange.

REMARKS.

Number of homes acquired wholly or in part by loans furnished by this association, 1,455.

Names of Directors.	Residence.	CAPITAL STOCK HELD BY EACH.	
		Shares.	Series.
Edgar C. Linn.....	Hartford, Conn.....	1	69
		10	82
		15	84
		3	87
		5	89
Charles Merriman.....	East Hartford, Conn.	10	6
Genl. Geo. E. Keeney.....	Somersville, Conn..	50	2
R. B. Parker.....	Hartford, Conn. . .		
Andrew Linn.....	New York, N. Y....	5	71
Hon. Patrick Garvan.....	Hartford, Conn....	5	1
		5	21
Jno. B. Milliken.....	New York, N. Y..	1	74
M. L. Beardsley.....	Montpelier, Vt....	10	78

Officers:—Treasurer, Charles Merriman, East Hartford, Conn.; Attorney, John H. Buck, Hartford, Conn.

Depositories:—First National Bank, State Bank, and Charter Oak National Bank, Hartford, Conn.

STATE OF CONNECTICUT, } ss.
COUNTY OF HARTFORD, }

We, Edgar C. Linn, President, and Charles Merriman, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

EDGAR C. LINN, President.

CHARLES MERRIMAN, Secretary.

Subscribed and sworn to before me, this 29th day of November, 1902.

HARRY L. HILTON, Notary Public.

THE CO-OPERATIVE SAVINGS SOCIETY OF CON-
NECTICUT,
HARTFORD, CONN.

Organized, June 22, 1893. Commenced business, June 27, 1893.

EXHIBIT "A."

*Statement of Resources and Liabilities of the Co-operative Savings Society of
Connecticut at the close of business September 30, 1902.*

RESOURCES.

Loans, bond and mortgage.....	\$954,543.00
Stock loans.....	57,243.00
Real estate.....	147,379.96
Real estate sold under contract.....	18,897.06
Securities and contracts owned.....	124,600.00
Furniture and fixtures.....	4,547.50
Interest due and unpaid.....	8,307.56
Installments due and unpaid.....	2,162.00
Taxes, insurance and costs advanced.....	1,771.55
Cash balances:—	
Union Trust Co.....	\$3,434.91
Connecticut Trust & Safe Deposit Co.....	25,089.92
Local banks.....	16,850.89
Cash in office.....	3,500.00
	48,875.72

Total resources..... **\$1,368,327.35**

LIABILITIES.

Due shareholders, installments paid.....	\$717,390.55
Due shareholders, single payment shares.....	506,000.67
Installments paid in advance.....	3,927.75
Due shareholders, earnings credited.....	105,552.77
Due shareholders, earnings not credited.....	16,233.76
Uncompleted loans, bond and mortgage.....	7,100.00
Interest and premium paid in advance.....	669.03
Bills payable.....	10,000.00
Sundry accounts.....	1,447.82

Total liabilities..... **\$1,368,327.35**

EXHIBIT "B."

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30th, 1901.....	\$22,832.78
Subscriptions on installment shares.....	278,943.99
Subscriptions on single payment shares.....	86,440.00
Mortgages redeemed.....	264,554.61
Other loans redeemed.....	20,719.49
Loans on shares redeemed.....	75,584.00
Interest and premium, fines, etc.....	81,387.15
Real estate.....	50,236.33
Taxes, insurance and costs advanced.....	5,105.92
Reserve fund.....	2,524.32
Withdrawal profits.....	70,895.35
Payments on real estate sold under contract.....	6,829.82
Bills payable.....	25,000.00
All other receipts.....	4,282.52
Total receipts.....	\$995,336.78

DISBURSEMENTS.

Loaned on first mortgage.....	\$157,350.00
Loaned on shares.....	53,693.00
Loaned on other securities.....	15,150.00
Paid withdrawals installment stocks.....	504,954.87
Interest paid on withdrawals.....	49,021.09
Interest paid on Class C.....	12,833.94
Dividends paid in cash.....	25,488.86
Paid single payment shares.....	12,235.05
Taxes, insurance and costs advanced.....	4,032.51
Real estate.....	63,252.91
Expense account.....	15,155.35
Reserve fund.....	2,729.05
Real estate sold under contract.....	8,064.43
Uncompleted loan account.....	7,500.00
Bills payable.....	15,000.00
Cash on hand September 30th, 1902.....	48,875.73
Total disbursements.....	\$995,336.78

EXHIBIT "C."

EARNINGS ACCOUNT.

RECEIPTS.

Undivided balance September 30th, 1901.....	\$17,661.89
Interest and premium.....	81,151.20
Fines, fees, etc.....	704.88
Total receipts.....	<u>\$99,517.97</u>

DISBURSEMENTS.

Dividends credited installment stocks.....	\$40,868.51
Dividends paid single payment stocks.....	23,515.91
Dividends paid Class C.....	12,833.77
Reserve fund.....	1,000.00
Miscellaneous.....	5,061.22
Undivided balance September 30th, 1902.....	<u>16,238.76</u>
Total disbursements.....	<u>\$99,517.97</u>

1. Is the plan of your association permanent, serial or terminating?
Permanent and serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? "A" \$1.00, "E" 50c.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1902? _____.
In how many series? _____. How often? _____.
5. How many shares were in force September 30, 1901? 15,569½.
How many were issued during the year? _____. How many
were withdrawn during the year? _____. How many in
force at close of business, September 30, 1902? 15,190½.
6. How many shares were pledged or borrowed on September 30, 1902?
About 5,500.
7. How many borrowing members have you? About 600. Give total
number of shares now held by them. 5,500.
8. How many non-borrowing members have you? About 4,000. Give
total number of shares now held by them. About 9,600.
9. What is the full payment of borrowing member per share per year
without premium? Class "A" \$21.60, Class "E" \$15.60.
10. Is your admission or membership fee per share or per member?
Per share. How much? Class "A" \$2.00, Class "E" \$1.00.
11. Total admission fees received by the association during year. _____.

12. Total amount of admission fees paid by new members during year.
_____. To the association. _____. To the agent. _____.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? See Charter and By-Laws.
16. On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised. Two local appraisers and special from home office.
17. In what places have you money loaned? Connecticut and Rhode Island.
18. How long must a shareholder make payments before he is entitled to borrow? No specified time.
19. State number of loans to members. About 600. State total amount loaned on first mortgage. \$954,543.00. State largest mortgage loan to any person. \$10,000.00.
20. State amount outstanding on mortgages in force on property in this State. _____.
21. State number of loans in force on other securities. _____.
Total amount of such loans. _____.
22. What premium plan do you follow? Fixed.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. "A" and "E" \$4.00 per \$1,000 per month.
24. Have you an expense fund? Yes. Of what does it consist? See Article XI. of By-Laws. Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1902. _____.
25. State salaries, in detail, paid to all connected with the association. President and Treasurer, \$5,000. Secretary, \$600. Attorney, \$600.
26. Are officers under bond? Yes. In what amount? \$55,000.
27. State total operating expenses for the year. _____.
28. How are agents paid? _____.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent? See Article VIII. of By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See Article VIII. of By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? 9. How many on property in this State? 8.

EXHIBIT "D."

Loan Number.	Name.	Face of Loan.	Cost on Society's Books.	Society's Appraisal Value.
365	Benton, D. Henry*	\$ 1,300	\$1,297.96	\$ 1,400
341	Bicknell, T. W.*	1,000	1,156.04	1,300
327	Bowler, W. J.	2,200	2,044.00	2,400
911	Brievogelle, C.	5,000	6,549.55	6,500
222	Briggs, E. A.	1,200	1,375.81	1,300
251	Brockett, C.	.....	135.00	150
418	Bronson, J.	4,500	5,426.96	5,500
259	Brooks, D. W.	5,000	7,848.76	8,500
1123	Carpenter, Edward.	4,700	5,985.01	6,000
256	Church, W. P.	1,500	1,785.18	1,150
1015	Crittenden, A. R., Trus.	4,500	2,565.59	2,800
972	Cudney, F. G.*	1,100	1,178.40	1,200
992	Dunn, Thos.	1,200	1,315.90	1,500
879	Dwyer, Catherine.	1,500	1,693.41	2,000
1065	Finn, J. S.*	4,500	4,234.51	5,500
1041	Fleming, James.	2,800	2,592.07	2,800
1011	Fleming, John*	2,800	2,723.71	2,900
1152	Harrison, W. T.	2,400	2,502.96	2,800
958	Hayward, T. M.	5,600	5,980.77	5,500
270	Hill, N. H.	4,600	4,281.58	4,000
41	Humphrey, J. D.	2,600	2,582.38	2,700
839	Hunter, F. H.	2,500	2,707.11	2,800
693	Huntley, C. F.	3,000	3,313.20	3,500
811	Hurd, G. E.	1,350	1,739.29	1,900
759	Jaspan, Benjamin.	5,000	4,534.28	5,500
826	Jaspan, Benjamin.	11,000	10,659.40	11,000
909	Kirke, M.	1,700	1,777.62	2,000
276	Lanoue, P.	1,600	1,344.13	1,600
587	Lawler, J. J.	2,500	2,939.04	3,500
961	McCormick, M.	2,100	1,818.79	2,200
837	McFarland, J.	2,200	2,321.22	2,300
925	McVeigh, J.	2,100	2,077.87	2,200
756	Malone, C.	3,000	3,090.59	3,500
257	Mayo, Wm. E.	1,700	1,745.68	1,500
862	Miller, Wm. F.	1,700	1,642.12	1,700
913	Miller, Wm. F.	1,600	1,589.84	1,700
999	Orton, L. M.	1,800	1,645.25	2,000
959	Orborne, C. H.	2,700	2,410.41	2,800
1032	Palmer, Geo. A.	1,600	1,624.93	1,700
751	Rourke, M. G.	1,700	1,623.40	1,700
864	Rourke, M. G.	3,000	3,016.16	3,200
1188	Silk, Wm.	1,850	2,304.03	2,500
228	Simon, Jacob†	3,000	3,456.36	3,200
985	Swanson, O. W.	2,500	2,834.90	3,000
738	Valente, N.	7,000	6,550.88	7,000
1019	Viau, Edward.	1,800	1,810.35	1,900
1117	Ward, Catherine*	1,500	1,633.41	1,800
1077	Ward, Ellen T. F.†	2,700	3,245.10	3,000
195	Warner, Julia E.	1,000	1,131.66	1,300
204	Watrous, E.*	1,200	979.04	1,050
157	Whipple, A. G. M.	2,000	2,314.18	2,200
910	Willard, A. D.	1,700	1,711.03	2,000

*Nos. 365, 341, 972, 1065, 1011, 1117 and 204 sold since September 30th, 1902—\$13,960.00.

†A portion of Nos. 228 and 1077 sold for \$2,200.00.

REPORT OF COMMISSIONER ON

EXHIBIT "E."

Loans in Process of Foreclosure.

Loan Number.	Name.	Face of Loan.	Present Worth of Obligation.
1151	John Kennedy.....	\$2,000	\$2,500
1198	Bridget Kennedy.....	2,700	3,300

EXHIBIT "F."

Names of Directors.	Residence.	CAPITAL STOCK HELD BY EACH.	
		Shares.	Series.
Geo. T. Meech.....	Middletown.....	2½	C—2
A. R. Crittenden.....	Middletown.....	23½	Various
Andrew F. Gates.....	Hartford.....	15	Various
John W. Davis.....	Pawtucket, R. I.....	20	B—11
John Mackrille.....	New Haven.....	19½	Various
William H. Marigold..	Bridgeport.....	21	Various
Ernest Cady.....	Hartford.....	5	Various
I. L. Holt.....	Meriden.....	8	Various
G. W. Burnham.....	Willimantic.....	67½	Various
Chas. W. Rohne.....	Hartford.....	16	Various
Geo. H. Clowes.....	Waterbury.....	5	Various
David N. Camp.....	New Britain.....	60	Various
O. F. Strunz.....	Bristol.....	15½	Various
Jos. O. Goodwin.....	East Hartford...	17½	Various

Officers:—Treasurer, Chas. W. Rohne, Hartford, Conn.; Attorney, Andrew F. Gates, Hartford, Conn.

Depository:—Connecticut Trust and Safe Deposit Co., Hartford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

We, Charles W. Rohne, President, and Joseph O. Goodwin, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

CHARLES W. ROHNE, President.
JOSEPH O. GOODWIN, Secretary.

Subscribed and sworn to before me, this 2d day of December, 1902.

GLENNIE F. PHINNEY, Notary Public.

THE FIRST MERIDEN MUTUAL BENEFIT BUILD-
ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, March 17, 1887. Commenced business, April 2, 1887.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$55,095.72
Real estate otherwise acquired.....	200.00
Cash in bank.....	3,485.82
Total.....	\$58,781.54

LIABILITIES.

Due shareholders, installments paid.....	\$50,130.53
Due shareholders, earnings not credited.....	1,877.28
Surplus.....	104.61
Premiums.....	3,868.60
Reserve fund.....	2,771.82
Interest.....	28.70
Total.....	\$58,781.54

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$1,858.72
Subscription on installment shares.....	2,310.13
Mortgages redeemed (in whole or in part).....	15,463.87
Interest received.....	28.70
Other receipts in detail, viz.:—	
Management.....	147.18
Rent.....	109.00
Reserve fund.....	1,161.63
Cash.....	3.18
Total.....	\$21,082.41

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$8,000.00
Paid on withdrawals, dues.....	9,276.92
Paid salaries, clerk hire and commissions.....	225.00
Paid advertising, printing and postage.....	8.50
Paid rent.....	31.50
Paid taxes, insurance, etc.....	54.67
Cash in bank.....	3,485.82
Total.....	<u>\$21,082.41</u>

1. Is the plan of your association permanent, serial or terminating?
Terminating.
2. What is the par value of stock per share (matured)? \$500.
3. Are your installment payments weekly or monthly? Weekly. What amount per share? 25c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1902? 607. In how many series? One. How often? Once.
5. How many shares were in force September 30, 1902? _____. How many were issued during the year? None. How many were withdrawn during the year? _____. How many in force at close of business, September 30, 1902? _____.
6. How many shares were pledged or borrowed on September 30, 1902? _____.
7. How many borrowing members have you? 60. Give total number of shares now held by them. 183. Male, 181. Female, 2.
8. How many non-borrowing members have you? 23. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? \$65.00.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year. None.
12. Total amount of admission fees paid by new members during year? None. To the association. None. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No.
15. If yes, on what and by what authority? _____.
16. On what percentage of valuation do you limit loans? No rule. How appraised? Committee of Directors.
17. In what places have you money loaned? Meriden, Westfield, Southington, Branford, Gullford, Madison. All in Connecticut.
18. How long must a shareholder make payments before he is entitled to borrow? From the beginning.

19. State number of loans to members? _____. State total amount loaned on first mortgage. \$55,095.72. State largest mortgage loan to any person. \$4,500.
20. State amount outstanding on mortgages in force on property in this State. \$55,095.72.
21. State number of loans in force on other securities. None. Total amount of such loans. _____.
22. What premium plan do you follow? Loans made alternately by ballot and sale; no interest.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. _____.
24. Have you an expense fund? Yes. Of what does it consist? Fines and dues. Give total amount of expense fund received during year. \$147.18. Give balance on hand of expense fund September 30, 1902. None.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$250.00. Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$400 each.
27. State total operating expenses for the year. \$319.67.
28. How are agents paid? _____.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Paid on stock. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? In full or cancelled. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None. How many on property in this State? _____.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
2 House Lots.....	\$200.00	\$200.00	\$200.00	.....	.....	Deed.

Directors:—Henry Dryhurst, Meriden, 2 shares; Thomas Vernon, Meriden, 2 shares; Thomas Duke, Meriden, 2 shares; John Lawrence, Meriden, 5 shares; John D. Wright, Meriden, 2 shares; Thomas May, Meriden, 2 shares; Fred Mills, Meriden, 11 shares; Andrew E. Budsey, Meriden, 5 shares; R. W. Walker, Meriden, 2 shares.

Officers:—Treasurer, Alfred Roebuck, Meriden; Attorney, Henry Dryhurst, Meriden, Conn.

Depositories:—Meriden National and Savings Banks.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, C. C. Denison, President, and O. C. Burgess, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

C. C. DENISON, President.

ORLANDO C. BURGESS, Secretary.

Subscribed and sworn to before me, this 19th day of December, 1902.

WILBUR H. SQUIRE, Notary Public.

FOURTH MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, March 15, 1900. Commenced business, April 1, 1900.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$20,843.15
Loans on shares.....	762.93
Cash in bank.....	218.50
Total.....	<u>\$21,824.58</u>

LIABILITIES.

Due shareholders, installments paid.....	\$20,722.03
Due shareholders, earnings credited.....	123.52
Due shareholders, earnings not credited.....	292.36
Balance to be paid out on loans made.....	500.00
Management.....	186.67
Total.....	<u>\$21,824.58</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$791.58
Subscription on installment shares.....	10,613.77
Mortgages redeemed (in whole or in part).....	1,103.55
Other loans redeemed.....	590.35
Interest received.....	48.70
Premium received.....	204.56
Management.....	462.41
Profit and loss.....	82.21
Total.....	<u>\$13,897.13</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$11,675.00
Loaned on shares.....	891.11
Paid on withdrawals, dues.....	756.75
Paid on withdrawals, interest and dividends.....	1.61
Paid salaries, clerk hire and commissions.....	201.25
Paid advertising, printing and postage, etc.....	120.41
Paid rent.....	32.50
Cash in bank.....	218.50
Total.....	\$13,897.13

1. Is the plan of your association permanent, serial or terminating?
Serial and terminating.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Weekly. What amount per share? Ten cents.
4. How many shares have been issued by your association from date of organization to and including September 30, 1902? 2,282½. In how many series? Two. How often? April 1st, 1900, and October 1st, 1901.
5. How many shares were in force September 30, 1901? 1,505. How many were issued during the year? 777½. How many were withdrawn during the year? 100. How many in force at close of business, September 30, 1902? 2,182½.
6. How many shares were pledged or borrowed on September 30, 1901? 270.
7. How many borrowing members have you? 37. Give total number of shares now held by them. ———. Male, 34. Female, 3.
8. How many non-borrowing members have you? 323. Give total number of shares now held by them. 1,912½.
9. What is the full payment of borrowing member per share per year without premium? \$19.20.
10. Is your admission or membership fee per share or per member? Per member. How much? 50 cents.
11. Total admission fees received by the association during year. \$55.00.
12. Total amount of admission fees paid by new members during year? \$55.00. To the association? \$55.00. To the agents? None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? Committee of three from Board of Management.
17. In what places have you money loaned? Meriden, Conn.

18. How long must a shareholder make payments before he is entitled to borrow? Any time, if in good standing.
19. State number of loans to members. 37. State total amount loaned on first mortgage. \$22,375.00. State largest mortgage loan to any person? \$1,675.00.
20. State amount outstanding on mortgages in force on property in this State. \$22,375.00.
21. State number of loans in force on other securities. 17. Total amount of such loans. \$914.38.
22. What premium plan do you follow? Alternate ballot and sale.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Average, \$73.17. Lowest, \$50.00. Highest, \$96.00 per share.
24. Have you an expense fund? Yes. Of what does it consist? Assessment, passbooks and admission fees. Give total amount of expense fund received during year. \$462.41. Give balance on hand of expense fund, September 30, 1902. \$186.67.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$200. Treasurer, \$50.00.
26. Are officers under bond? Yes. In what amount? Secretary, \$500. Treasurer, \$500.
27. State total operating expenses for the year. \$354.16.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes, after 3 years. What per cent.? 100 per cent., less withdrawal fee. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—William H. Rees, Meriden, Conn., 10 shares, series 1; John Beattie, Meriden, Conn., 7½ shares, series 1; W. O. Stowell, Jr., Meriden, Conn., 12½ shares, series 1; M. C. Rebstock, Meriden, Conn., 5 shares, series 1; W. H. Powell, Meriden, Conn., 12½ shares, series 1; Anton Abele, Meriden, Conn., 7½ shares, series 1; Herbert Mills, Meriden, Conn., 15 shares, series 1; Jas. C. Nunan, Meriden, Conn., 5 shares, series 1; Andrew Welsner, Meriden, Conn., 12½ shares, series 1 and 2.

Officer:—Treasurer, Harry C. Furniss, Meriden, Conn., 5 shares, series 1.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, George Hobson, President, and T. S. Penney, Secretary, of the aforesaid association, do solemnly swear that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE HOBSON, President.

T. S. PENNEY, Secretary.

Subscribed and sworn to before me, this 10th day of November, 1902.

CHARLES C. POWERS, Notary Public.

THE HARTFORD BUILDING AND LOAN ASSOCIATION,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, March 19, 1889. Commenced business, March 19, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$16,679.77
Loans on shares.....	4,576.85
Real estate acquired by foreclosure and otherwise acquired	84,093.71
Cash in bank.....	13,655.31
Furniture and fixtures.....	407.48
Installments due and unpaid.....	180.75
Interest, premium, fees and fines due and unpaid.....	619.70
Other assets in detail, viz:—	
Note.....	355.85
Loss and gain account.....	6,097.70
Total.....	<u>\$127,477.12</u>

LIABILITIES.

Due shareholders, installments paid.....	\$75,457.23
Due shareholders, single payment shares.....	31,360.00
Due shareholders, earnings credited.....	14,556.47
Due shareholders paid in advance.....	697.25
Surplus.....	5,406.17
Total.....	<u>\$127,477.12</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$9,426.71
Subscription on installment shares.....	352.20
Mortgages redeemed (in whole or in part).....	48,056.83
Other loans redeemed.....	3,213.11

REPORT OF COMMISSIONER ON

Interest and premiums received.....	\$1,380.04
Fines received.....	4.00
Other receipts in detail, viz.:—	
Rents.....	4,440.00
Life insurance policy.....	91.62
Interest on deposits.....	158.02
Sale of real estate.....	11,523.50
Sale of fixtures.....	257.52
Total.....	<u>\$78,903.55</u>

DISBURSEMENTS.

Loaned on shares to cancel real estate loans.....	\$749.56
Paid on withdrawals, dues to close out loans, interest and and dividends.....	10,626.46
Paid to all shareholders, 30% of withdrawal value.....	50,277.79
Paid life insurance premium.....	65.37
Paid salaries, clerk hire, commissions, printing and postage	1,574.53
Paid rent, taxes, insurance, etc.....	1,954.24
Cash in bank October 1, 1902.....	13,655.31
Total.....	<u>\$78,903.55</u>

EARNINGS ACCOUNT.

DR.

Interest and premiums.....	\$2,080.31
Rents, net profit.....	2,511.04
Total.....	<u>\$4,591.35</u>

CR.

Expenses, viz.:—

Salaries commissions, rent, sundries.....	\$1,873.50
Undivided surplus.....	2,717.85

Total.....	<u>\$4,591.35</u>
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1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$250. In-
stallment stock. \$100 coupon stock.

3. Are your installment payments weekly or monthly? "A" stock weekly; balance monthly. What amount per share? "A," 25c. per week; "C," \$1.25; "D," 75c.; "F," \$1.12½; "G," 75c.; "L," \$1.25 monthly.
4. How many shares have been issued by your association from date of organization to and including September 30, 1902? 16,907. No new shares have been issued during the year. In how many series? "A," 40; "B," 16; "C," 79; "D," 45; "E," 34; "F," 23; "G," 23; "H," 34; "J," 27. How often? Class "A," quarterly; others monthly.
5. How many shares were in force September 30, 1901? 2,937. How many were issued during the year. None. How many were withdrawn during the year? 221. How many in force at close of business, September 30, 1902? "A," 381; "C," 1,451; "D," 68; "E," 154; "F," 4; "G," 4; "H," 294; "J," 355; "L," 5. Total, 2,716.
6. How many shares were pledged or borrowed on September 30, 1902? 243.
7. How many borrowing members have you? "A," 9; "C," 30; "D," 4; "F," 1; "G," 1; "H," 1; "J," 7. Total, 53. Give total number of shares now held by them. "A," 37; "C," 129; "D," 43; "F," 4; "G," 4; "H," 1; "J," 25. Total, 243.
8. How many non-borrowing members have you? 534. Give total number of shares now held by them. 2,473.
9. What is the full payment of borrowing members per share per year without premium? "A," \$28.09; "F," \$24.75; "G," \$20.25.
10. Is your admission or membership fee per share or per member? Have none. How much? _____.
11. Total admission fees received by the association during year. _____.
12. Total amount of admission fees paid by new members during year. _____ To the association. _____ To the agents. _____.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No. Except stock loans.
15. If yes, on what and by what authority? _____.
16. On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? By two or more disinterested persons.
17. In what places have you money loaned? Various cities and towns in Connecticut.
18. How long must a shareholder make payments before he is entitled to borrow? After one month payment.
19. State number of loans to members on mortgage. 9. State total amount loaned on first mortgage. \$16,679.77. State largest mortgage loan to any person. \$8,914.95.

20. State amount outstanding on mortgages in force on property in this State. All.
21. State number of loans in force on stock. 44. Total amount of such loans. \$4,576.85.
22. What premium plan do you follow? Fixed premium.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Class "F," 93¼; "G," 93¼.
24. Have you an expense fund? Yes. Contingent fund. Of what does it consist? First two monthly payment in Class "C," "D," "F," "G" and "J." Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1902. _____.
25. State salaries, in detail, paid to all connected with the association. President, \$700. Treasurer, \$60; Secretary, \$12; Auditors, \$12; Directors, \$1.00, each meeting attended.
26. Are officers under bond? Yes. In what amount? President, \$4,000; Treasurer, \$4,000; New Haven agent, \$1,000.
27. State total operating expenses for the year. \$1,574.52.
28. How are agents paid? Commission.
29. Give names of agents representing your association in this State, and the post-office address of each. W. H. Bucher & Son, New Haven, Conn.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? Two. How many on property in this State? Two.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Plainville, Conn.	\$1,000	\$330.00	\$330	.....	\$25.00	Quit Claim
411 Orchard St., New Haven	5,000	4,810.09	1,200	\$5,000	149.40	Fore.
101 Ivy St., New Haven...	2,500	2,890.00	500	2,500	227.50	Fore.
105 Ivy St., New Haven...	3,500	4,200.00	600	3,800	217.00	Fore.
32-38 Ivy St., New Haven..	3,000	3,500.00	500	3,500	105.00	Fore.
31 Hazel St., New Haven...	1,800	2,000.00	600	1,500	50.00	Fore.
316 Congress Av., New Hav'n	8,500	12,400.00	2,000	10,500	187.00	Fore.
78 Eaton and 79 Webster St., New Haven.....	8,000	8,500.00	1,800	6,900	272.00	Fore.
24-6 Scranton St., New Haven	5,000	6,000.00	750	5,600	170.00	Fore.
25-9 Eaton St., New Haven.	10,000	11,300.00	1,600	10,500	295.00	Fore.
Whitney Park, New Haven.	1,200	818.00	150	1,200	76.25	Fore.
Columbus and Redfield St., New Haven.....	14,000	17,600.00	2,500	15,000	812.00	Fore.
56 Putnam St., New Haven.	750	1,000.00	1,200	100	36.75	Fore.
East Haven.....	900	1,148.69	.....	.....	.....	Fore.
147 Benham Ave., Bridgeport	2,250	2,421.06	.....	2,400	273.87	Fore.
149 Broad St., Bridgeport...	1,000	1,303.04	1,200	200	94.00	Fore.
71 Seymour St., Hartford....	2,750	3,087.50	750	2,750	101.75	Fore.

Officers:—Treasurer, H. M. Jacobs, Hartford; Attorney, Albert C. Bill.

Depositories:—United States Bank and Hartford National Bank.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

We, Frank V. Mills, President, and Francis Coles, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRANK V. MILLS, President.

FRANCIS COLES, Secretary.

Subscribed and sworn to before me, this 29th day of November, 1902.

R. P. CHAPMAN, Notary Public.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, October 16, 1888. Commenced business, October 29, 1888.

ASSETS.

Loans on real estate, first mortgage (face value), loans on shares.....	\$157,126.92
Cash in bank.....	6,567.73
Other assets in detail, viz.:—	
R. R. bonds.....	1,215.00
Total.....	<u>\$164,909.70</u>

LIABILITIES.

Due shareholders, installments paid.....	\$138,852.10
Due shareholders, earnings credited.....	19,416.73
Due shareholders, earnings not credited.....	4,339.24
Balance to be paid out on loans made.....	1,637.50
Surplus.....	581.23
Other liabilities in detail, viz.:—	
Balances due sundry shareholders on stock retired by Board of Management.....	32.80
Total.....	<u>\$164,909.70</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$14,248.33
Subscription on installment shares.....	45,067.56
Mortgages redeemed (in whole or in part), and other loans redeemed.....	21,526.31
Interest received.....	303.30
Premium received.....	8,262.54
Fines and fees received.....	371.63
Other receipts in detail, viz.:—	
Sale of bonds.....	3,615.00
Return of advances for taxes, etc.....	297.29
Total.....	<u>\$93,692.01</u>

BUILDING AND LOAN ASSOCIATIONS.

51

DISBURSEMENTS.

Loaned on first mortgage.....	\$44,412.50
Loaned on shares.....	11,825.45
Paid on withdrawals, dues.....	11,750.37
Paid on withdrawals, interest and dividends.....	1,899.19
Paid matured shares.....	15,810.31
Paid salaries.....	711.80
Paid advertising, printing and postage.....	201.05
Paid rent.....	51.50
Paid taxes, insurance, etc., on property securing loans.....	417.60
Cash in bank.....	6,567.73
Other disbursements in detail, viz.:—	
Burglar insurance, \$16.20; State examination, \$18.26;	
safe deposit box, \$10.00.....	44.46
Total.....	\$93,692.01

EARNINGS ACCOUNT.

DR.

Interest.....	\$303.30
Premium.....	8,262.54
Fines and transfer fees, pass books and initiation.....	371.68
Additional fines from stock withdrawn.....	11.37
Other earnings in detail, viz.:—	
Balance profit and loss, October 1, 1901.....	3,672.91
Total.....	\$12,621.80

CR.

Dividends on stock.....	\$7,173.75
Transferred to surplus.....	50.00
Expenses in detail, viz.:—	
Salaries, \$711.80; rent, \$51.50; deposit box, \$10.00; ex-	
amination, \$18.26; insurance, \$16.20; printing,	
postage, etc., \$201.05.....	1,008.81
Balance, profit and loss, October 1, 1902.....	4,389.24
Total.....	\$12,621.80

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$250.
3. Are your installment payments weekly or monthly? Weekly.
What amount per share? 25c.

4. How many shares have been issued by your association from date of organization to and including September 30, 1901? 7,813. In how many series? 25. How often? Semi-annually, since October 6, 1891.
5. How many shares were in force September 30, 1901? 2,913. How many were issued during the year? 1,199. How many were withdrawn during the year? 625. How many were in force at close of business, September 30, 1902? 3,487.
6. How many shares were pledged or borrowed on September 30, 1902? _____.
7. How many borrowing members have you? _____. Give total number of shares now held by them. _____.
8. How many non-borrowing members have you? _____. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? On loans made previous to May 1, 1897, \$26; since that date, \$13.00.
10. Is your admission or membership fee per share or per member? Per share. How much? 15c.
11. Total admission fees received by the association during year. _____.
12. Total amount of admission fees paid by new members during year. \$179.85. To the association. _____. To the agents. _____.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock and stock of First and Second Meriden M. B. B. & L. Associations.
16. On what percentage of valuation do you limit loans? 70 per cent. How appraised? By committee of four directors.
17. In what places have you money loaned? Meriden, Wallingford, Berlin, Middlefield, Cheshire, Southington, New Haven, Branford and Guilford.
18. How long must a shareholder make payments before he is entitled to borrow? After the first payment.
19. State number of loans to members. _____. State total amount loaned on first mortgage. _____. State largest mortgage loan to any person. \$5,600.
20. State amount outstanding on mortgages in force on property in this State. _____.
21. State number of loans in force on other securities. _____. Total amount of such loans. _____.
22. What premium plan do you follow? _____.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Rate, \$1.00 per week on \$1,000 loan.

24. Have you an expense fund? No. Of what does it consist? Expenses are paid from earnings. Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1902. _____.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$450; Treasurer, \$100; President, \$50; Vice-President, \$20; First Trustee, \$25; Auditors, 40c. per hour.
26. Are your officers under bond? Yes. In what amount? Secretary and Treasurer, \$2,000 each; First Trustee, \$300.
27. State total operating expenses for the year. \$1,008.81.
28. How are agents paid? We have none.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? The whole. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All dividends declared prior to notice of withdrawal. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? One. How many on property in this State? One.

Directors:—Watson W. Clark, 18 Hobart St., 12 shares, series 22; Thos. Vernon, Sylvan Ave., 1 share, series 23; Jerome Bailey, 82 Liberty St., 6 shares, series 22; B. I. Thompson, 5 Queen St., 4 shares, series 2; F. R. Bowen, 30 Olive St., 8 shares, series 24; James T. Kay, 133 Miller St., 33 shares, series 16, 17 and 18; Wm. C. Comstock, 297 West Main St., 4 shares, series 16; F. L. Huntington, 16 shares, series 11, 15, 16, 17, 19 and 20; Frank A. Stevens, 191 Fourth St., 4 shares, series 24.

Officers:—Treasurer, Wm. R. Mosher, 733 Broad St., 4 shares, series 11 and 16; Attorney, _____.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, G. E. Bicknell, President, and L. S. Savage, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

G. E. BICKNELL, President.

L. S. SAVAGE, Secretary.

Subscribed and sworn to before me, this 12th day of January, 1903.

F. A. STEVENS, Notary Public.

MIDDLETOWN BUILDING AND LOAN ASSO- CIATION,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Incorporated, May 28, 1889. Commenced business, June 17, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$109,950.00
Loans on shares.....	2,700.00
Cash in national bank.....	3,039.89
Cash in savings banks.....	5,613.69
Furniture and fixtures.....	210.00
Installments due and unpaid.....	355.00
•	
Total.....	<u>\$121,868.58</u>

LIABILITIES.

Due shareholders, installments paid.....	\$97,216.00
Due shareholders, earnings credited.....	24,023.53
Due shareholders, earnings not credited.....	554.00
Installments paid in advance.....	75.00
Total.....	<u>\$121,868.58</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$2,622.70
Subscription on installment shares.....	24,406.00
Mortgages redeemed (in whole or in part).....	10,200.00
Other loans redeemed.....	1,150.00
Borrowed money.....	5,000.00
Interest received.....	6,588.20
Premium received.....	337.45
Fines received.....	93.85
Management fund.....	801.00
Withdrawn from savings banks.....	2,000.00
Total.....	<u>\$53,199.20</u>

DISBURSEMENTS.

Loaned on first mortgage.....	\$19,200.00
Loaned on shares.....	1,050.00
Paid on withdrawals, dues.....	10,388.00
Paid on withdrawals, interest and dividends.....	2,590.96
Paid matured shares.....	11,200.00
Paid borrowed money.....	5,000.00
Paid interest on borrowed money.....	22.25
Paid salaries.....	475.00
Paid printing and postage.....	102.90
Paid rent.....	100.00
Paid attorney's fees.....	6.00
Paid recording fees.....	9.95
Paid department assessment.....	14.25
Cash in bank.....	3,039.89
Total.....	\$53,199.20

EARNINGS ACCOUNT.

DR.

Interest.....	\$6,620.25
Premium.....	336.60
Fines.....	93.76
Profits on withdrawals.....	63.26
Management fund.....	802.60
Balance September 30, 1901.....	1.19
Total.....	\$7,917.70

CR.

Dividends on stock.....	\$7,265.00
Interest on borrowed money.....	22.25
Expenses.....	608.95
Partial payment, permanent expense.....	18.90
Balance on hand.....	2.60
Total.....	\$7,917.70

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.

4. How many shares have been issued by your association from date of organization to and including September 30, 1902? Record not kept. In how many series? 27. How often? Semi-annually, except March, 1894.
5. How many shares were in force September 30, 1901? 1,813. How many were issued during the year? 443. How many were withdrawn during the year? 140. How many in force at close of business, September 30, 1902? 2,116.
6. How many shares were pledged or borrowed on September 30, 1902? 419.
7. How many borrowing members have you? 96. Give total number shares now held by them. 419. Male, 84. Female, 12.
8. How many non-borrowing members have you? 239. Give total number of shares now held by them. 1,697.
9. What is the full payment of borrowing member per share per year without premium? Stock payment, \$12. Interest, \$12. Management fund, 40c.
10. Is your admission or membership fee per share or per member? We have none.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. By what authority? Our Charter allows us to loan upon our shares.
16. On what percentage of valuation do you limit loans? No fixed limit. How appraised? Committee of three directors.
17. In what places have you money loaned? Middletown, Cromwell, Portland, Clinton.
18. How long must a shareholder make payments before he is entitled to borrow? One month.
19. State number of loans to members. 96. State total amount loaned on first mortgage. \$109,950.00. State largest mortgage loan to any person. \$5,000.
20. State amount outstanding on mortgages in force on property in this State. No loans outside Connecticut.
21. State number of loans in force on other securities. 12. Total amount of such loans. \$2,700.00.
22. What premium plan do you follow? Borrower pays multiple of 5c. upon shares enough to cover loan.
24. Have you an expense fund? Yes, called Management Fund. Of what does it consist? Ten cents per share per quarter. Give total amount of Management Fund received during year. \$802.60. Give balance on hand of expense fund, September 30, 1902. Carried to profit and loss.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$400; Treasurer, \$75.
26. Are officers under bond? Yes. In what amount? Secretary, \$2,000; Treasurer, \$5,000.

27. State total operating expenses for the year. \$608.95.
28. How are agents paid? We have none.
30. Can payments of stock be withdrawn before maturity of stock?
Yes. What per cent.? 100 per cent.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? If during first or second year of series, no interest; if during third year of series, 50 per cent.; if during fourth year of series, 75 per cent.; if during fifth year of series, 87½ per cent.; if during sixth or later year of series, 100 per cent.
32. How many foreclosures have you had since last report. None.

Directors:—R. T. Pattison, Middletown, 5 shares, series "H;" F. M. King, Middletown, 7, 8, 5, 5 shares, series "I," "P," "T," "X;" H. D. Inglis, Middletown, 5 shares, series "X;" M. E. Culver, Middletown, 13 shares, series "L;" Joseph Merriam, 2, 6 shares, series "I," "P;" A. H. Ratty, Middletown, 5 shares, series "Y;" E. D. Buck, Middletown, 8 shares, series "T;" W. C. Howard, Middletown, 5, 5 shares, series "T," "V;" H. L. Stocking, Middletown, 3, 2, 5 shares, series "G," "Y," "Z."

Officers:—Treasurer, Fred E. Gibbons; Attorney, M. Eugene Culver.

Depository:—First National Bank.

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX, }

We, Fred E. Gibbons, Treasurer, and George A. Craig, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

FRED E. GIBBONS, Treasurer.
GEORGE A. CRAIG, Secretary.

Subscribed and sworn to before me, this 4th day of November, 1902.

CARLTON H. LEACH, Notary Public.

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, April 27, 1886. Commenced business, April 27, 1886.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$115,989.13
Loans on shares.....	18,315.00
Real estate acquired by foreclosure.....	9,800.00
Real estate, otherwise acquired.....	5,400.00
Cash on hand.....	53.07
Cash in bank.....	7,650.64
Furniture and fixtures.....	132.90
Installments due and unpaid.....	670.47
Interest, premium, fees and fines due and unpaid.....	178.36
Total.....	<u>\$158,190.07</u>

LIABILITIES.

Due shareholders, installments paid (2,380 shares).....	\$153,114.27
Due shareholders, earnings not credited.....	3,305.59
Balance to be paid out on loans made.....	1,764.15
Other liabilities in detail, viz.:—	
Forfeited shares.....	<u>6.96</u>
Total.....	<u>\$158,190.07</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$9,628.27
Subscription on installment shares.....	29,113.54
Mortgages redeemed (in whole or in part).....	3,324.16
Other loans redeemed.....	605.00
Premium received.....	6,278.33
Fines received.....	<u>107.73</u>

BUILDING AND LOAN ASSOCIATIONS.

59

Fees received.....	\$208.29
Other receipts in detail, viz.:—	
Real estate, "sales".....	800.00
Real estate, "rents".....	944.80
Total.....	\$51,010.42

DISBURSEMENTS.

Loaned on first mortgage.....	\$16,400.00
Loaned on shares.....	5,325.00
Paid on withdrawals, interest and dividends.....	5,937.86
Paid matured shares.....	13,863.91
Paid borrowed money, forfeited shares account.....	158.75
Paid salaries, clerk hire and commissions.....	680.00
Paid advertising, printing and postage.....	7.15
Paid rent.....	135.55
Paid taxes, insurance, etc.....	217.93
Cash on hand.....	53.07
Cash in bank.....	7,650.64
Other disbursements in detail, viz.:—	
Miscellaneous expense.....	92.06
Real estate repairs.....	488.50
Total.....	\$51,010.42

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,197.84
Premium.....	105.75
Fines.....	200.11
Withdrawal profits.....	216.31
Other earnings in detail, viz.:—	
Real estate, "rents".....	964.50
Profits on real estate.....	1,186.41
Total.....	\$8,870.92

Cr.

Dividends on stock.....	\$6,930.73
Expenses in detail, viz.:—	
Salaries.....	680.00
Rent and light.....	135.55
Books, stationery, etc.....	7.15
Current expense.....	90.06

REPORT OF COMMISSIONER ON

Real estate repairs.....	\$88.61
Insurance and taxes.....	229.93
Undivided profits account.....	708.89

Total.....	<u>\$8,870.92</u>
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1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1901? _____.
In how many series? 33. How often? Each six months.
5. How many shares were in force September 30, 1901? 2,268. How
many were issued during the year? 482. How many were with-
drawn during the year? 370. How many in force at close of
business, September 30, 1902? 2,380.
6. How many shares were pledged or borrowed on September 30, 1902?
_____.
7. How many borrowing members have you? 143. Give total number
of shares now held by them. 761. Male, 125. Female, _____.
8. How many non-borrowing members have you? _____. Give
total number of shares now held by them. 1,492.
9. What is the full payment of borrowing member per share per year
without premium? \$22.
10. Is your admission or membership fee per share or per member?
No admission fee. How much? _____.
11. Total admission fees received by the association during year.
_____.
12. Total amount of admission fees paid by new members during year.
_____. To the association. _____. To the agents. _____.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Shares 90 per cent. of
their value.
16. On what percentage of valuation do you limit loans? 75 per cent.
How appraised? By a committee of three members of the as-
sociation.
17. In what places have you money loaned? New Britain, Hartford,
Bristol, Plainville.
18. How long must a shareholder make payments before he is entitled
to borrow? No time required.
19. State number of loans to members. Real estate, 81. State total
amount loaned on first mortgage. \$115,989.13. State largest
mortgage loan to any person. \$4,200.00.
20. State amount outstanding on mortgages in force on property in this
State. \$115,989.13.

21. State number of loans in force on other securities. Share loans. 62.
Total amount of such loans. \$15,200.00.
22. What premium plan do you follow? Highest bidder.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Five cents per share.
24. Have you an expense fund? No. Of what does it consist? _____.
Give total amount of expense fund received during year. _____.
Give balance on hand of expense fund September 30, 1902. _____.
25. State salaries, in detail, paid to all connected with the association.
Secretary, \$600; Treasurer, \$50; Finance Committee, actual service.
26. Are officers under bond? Secretary and Treasurer. In what amount? Secretary, \$1,000; Treasurer, \$2,000.
27. State total operating expense for the year. \$912.76.
28. How are agents paid? _____.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent. Three-fourths per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None.
How many on property in this State? _____.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost on Books of Association.	Present Value of Land.	Present Value of Improvements.	Book Value of Stock Taken.	How acquired Deed or Foreclosure.
Cottage House, Bristol, Ct.	\$1,000	\$900	\$50	\$850	\$47.52	Q. C.
Two-tenement House, Bristol, Ct.	2,200	2,200	800	2,000	310.58	Q. C.
Two-tenement House, Kensington, Ct.	2,400	2,700	100	2,600	88.32	Fore.
Cottage House, No. 20 Belden St., New Britain, Ct.	2,000	1,800	400	1,600	174.86	Fore.
Cottage House, No. 60 Belden St., New Britain, Ct.	2,000	2,000	400	1,600	136.75	Q. C.
Three Building Lots, Warlock St., New Britain, Ct. ....	.....	1,800	2,500	.....	.....	Purc.
Four Building Lots, South Main St., New Britain, Ct. ....	.....	2,400	3,600	...	.....	Purc.

MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.
Cottage House, East Bristol, Ct.....	\$1,100	\$1,300	\$50	\$1,250

Directors:—S. H. Stearns, President, 474 Park St., 3 shares, series "A;" W. J. Rawlings, Vice-President, Parson Place., 5 shares, series 14 and 25; Y. J. Stearns, Secretary, 167 Maple St., 10 shares, series 30; R. M. Dame, 84 Camp St., 5 shares, series —; C. P. Wainwright, 63 Curtiss, 15 shares, series 13; A. W. Hadley, 107 Maple St., 10 shares, series 28; James Hall, 21 Pleasant St., 3 shares, series 27; Thomas Powell, 230 Maple St., 5 shares, series 27; James Healey, 232 Maple St., 10 shares, series 25 and "E;" August Voigt, 71 Curtiss St., 10 shares, series 28; Charles Bradley, 364 Park St., 10 shares, series 13, 25, 31; George W. Corbin, 49 Lexington St., 25 shares, series 30, 31, 32.

Officers:—Treasurer, C. C. Rossberg, 52 Vine Street, 5 shares, series 28; Attorney, George W. Andrew.

Depository:—New Britain National Bank.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

We, S. H. Stearns, President, and Y. J. Stearns, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

S. H. STEARNS, President.

Y. J. STEARNS, Secretary.

Subscribed and sworn to before me, this 11th day of November, 1902.

GEORGE W. ANDREW, Notary Public.

NEW HAVEN BUILDING AND LOAN ASSO- CIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, October 23, 1891. Commenced business, October 23, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$59,050.00
Loans on shares.....	1,965.00
Loans on other securities.....	450.00
Cash in bank.....	422.78
Installments due and unpaid.....	108.00
Other assets in detail, viz.:—	
Expense paid.....	128.03
Total.....	<u>\$62,123.31</u>

LIABILITIES.

Due shareholders, installments paid.....	\$52,054.90
Due shareholders, earnings credited.....	7,774.11
Due shareholders, earnings not credited.....	1,570.27
Surplus.....	600.06
Other liabilities in detail, viz.:—	
Installments paid in advance.....	93.00
Forfeited shares.....	32.43
Total.....	<u>\$62,123.81</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$96.43
Subscription on installment shares.....	14,309.00
Mortgages redeemed (in whole or in part).....	2,200.00
Other loans redeemed.....	930.00
Borrowed money.....	5,900.00
Interest received.....	2,986.35
Premium received.....	355.50

Fines received.....	\$13.85
Fees received.....	55.00
Other receipts in detail, viz.:—	
Insurance.....	18.00
Total.....	\$26,864.13

DISBURSEMENTS.

Loaned on first mortgage.....	\$5,200.00
Loaned on shares.....	885.00
Loaned on other securities.....	500.00
Paid on withdrawals, dues.....	11,141.50
Paid on withdrawals, interest and dividends.....	2,346.76
Paid interest.....	116.26
Paid borrowed money.....	5,900.00
Paid salaries, clerk hire and commissions.....	239.37
Paid advertising, printing and postage.....	74.46
Paid rent.....	20.00
Paid insurance, advanced.....	18.00
Cash in bank.....	422.73
Total.....	\$26,864.13

EARNINGS ACCOUNT.

DR.

Balance undivided last report.....	\$1,423.68
Interest.....	2,986.55
Premium.....	355.50
Fines.....	16.28
Withdrawal fees.....	12.19
Pass books and initiation.....	55.00
Profit on withdrawals.....	17.77
Total.....	\$4,867.18

CR.

Dividends on stock.....	\$2,757.85
Interest on borrowed money and forced withdrawals.....	116.26
Expenses in detail.....	335.03
Deferred expense.....	15.75
Surplus.....	200.00
Undivided profits, less expense paid.....	1,442.24
Total.....	\$4,867.18

1. Is the plan of your association permanent, serial, or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.
4. How many shares have been issued by your association from date of organization to and including September 30, 1902? 3,525. In how many series? 24. How often? Semi-annually.
5. How many shares were in force September 30, 1901? 1,131. How many were issued during the year? 265. How many were withdrawn during the year? 200. How many in force at close of business, September 30, 1902? 1,196.
6. How many shares were pledged or borrowed on September 30, 1902? 267.
7. How many borrowing members have you? 25. Give total number of shares now held by them. 267.
8. How many non-borrowing members have you? 136. Give total number of shares now held by them. 913.
9. What is the full payment of borrowing member per share per year without premium? \$22.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year. \$55.
12. Total amount of admission fees paid by new members during year. \$55.00. To the association. \$51.87. To the agents. \$3.13.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Charter; also according to Section 1,906, General Statutes.
16. On what percentage of valuation do you limit loans. Not exceeding 75 per cent. How appraised? By committee of members.
17. In what places have you money loaned? New Haven, Waterbury, West Haven, Woodbridge, Hamden.
18. How long must a shareholder make payments before he is entitled to borrow? Can borrow at once if security is satisfactory.
19. State number of loans to members. 30. State total amount loaned on first mortgage. \$59,050.00. State largest mortgage loan to any person. \$5,000.00.
20. State amount outstanding on mortgages in force on property in this State. \$59,050.00.
21. State number of loans in force on other securities. 19. Total amount of such loans. \$2,415.00.
22. What premium plan do you follow? Monthly.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. 2c. to 16 2-3c. per share per month.
24. Have you an expense fund? No. Of what does it consist? Noth-

ing. Give total amount of expense fund received during year. Nothing. Give balance on hand of expense fund September 30, 1902. Nothing.

25. State salaries, in detail, paid to all connected with the association. Financial Secretary, \$200; Recording Secretary, \$36.
26. Are officers under bond? Yes. In what amount? \$1,000 each.
27. State total operating expenses for the year. \$335.08.
28. How are agents paid? By admission fees.
29. Give names of agents representing your association in this State, and the post-office address of each. Geo. T. Fifield, J. J. Lynch, both of New Haven.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? In full, less 10c. per share. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No.
31. Can dividends credited to stock be withdrawn before maturity of stock? Only by withdrawing dues also. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since issue. Give particulars briefly. No profits during first year; 50 per cent. second; 80 per cent. third; after third year in full.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—Geo. D. Lambert, First Ave., West Haven, 6 shares, series "B," "C;" Julius Lederer, 135 Dwight St., 5 shares, "O;" P. J. Cronan, 455 Orange St., 20 shares, series "P;" James Johnston, 115 Bishop St., 10 shares, series "U;" J. E. St. Jacques, 71 Howe St., 5 shares, series "U;" Geo. Rathgeber, 37 Sylvan Ave., 10 shares, series "V;" John W. Kenney, 19 Park St., 1 share, series "P;" Louis Knollmeyer, 37 Sylvan Ave., 8 shares, series "W;" Joseph A. Istas, 49 Henry St., 10 shares, series "W."

Officers:—Treasurer, Joseph E. Fairchild; Attorney, Harry W. Asher, 674 Orange Street, 24 shares, series "J," "W."

Depository:—First National Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, F. L. Trowbridge, President, and John I. Jacobus, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

F. L. TROWBRIDGE, President.
JOHN I. JACOBUS, Secretary.

Subscribed and sworn to before me, this 18th day of October, 1902.

FRED B. BUNNELL, Notary Public.

NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION,

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, December, 1890. Commenced business, January, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$23,500.00
Loans on shares.....	2,205.00
Cash in bank.....	153.63
Furniture and fixtures.....	100.00
Installments due and unpaid.....	137.00
Interest, premium and fines due and unpaid.....	210.27
Total.....	<u>\$26,305.90</u>

LIABILITIES.

Due shareholders, installments paid and earnings credited	\$25,042.23
Due shareholders, earnings not credited.....	377.98
Other liabilities in detail, viz.:—	
Interest on withdrawal.....	4.48
Due on withdrawal account.....	825.82
Suspended stock.....	40.02
Dues or installments paid in advance.....	15.00
Interest paid in advance.....	.87
Total.....	<u>\$26,305.90</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$397.19
Subscription on installment shares.....	5,304.00
Mortgages redeemed (in whole or in part).....	4,000.00
Other loans redeemed.....	665.00
Interest received.....	1,167.45
Premium received.....	243.46
Fines received.....	54.46
Fees received.....	40.00
Total.....	<u>\$11,871.56</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$4,200.00
Loaned on shares.....	860.00
Paid on withdrawals, dues, interest and dividends.....	5,677.94
Paid matured shares.....	814.84
Paid suspended stock account.....	2.10
Paid salaries.....	105.00
Paid rent.....	39.00
Paid taxes, insurance, etc.....	19.05
Cash in bank.....	153.63
Total.....	<u>\$11,871.56</u>

EARNINGS ACCOUNT.

DR.

Undivided balance.....	\$390.40
Interest.....	1,255.30
Premium.....	235.06
Fines.....	56.00
Withdrawals.....	32.54
Pass books and initiation and transfer fee.....	40.00
Suspended stock.....	.11
Total.....	<u>\$2,009.41</u>

CR.

Dividends on stock.....	\$1,449.90
Interest on borrowed money.....	4.48
Expenses in detail, viz.:—	
Salaries.....	105.00
Rent.....	36.00
Furniture and fixtures.....	17.00
Miscellaneous.....	19.05
Balance.....	377.98
Total.....	<u>\$2,009.41</u>

1. Is the plan of your association permanent, serial, or terminating?
Serial?
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1902? _____
In how many series. Many. How often? Any month.

5. How many shares were in force September 30, 1902? _____.
How many were issued during the year? 159. How many were withdrawn during the year? _____. How many in force at close of business, September 30, 1902? _____.
6. How many shares were pledged or borrowed on September 30, 1902. _____.
7. How many borrowing members have you? _____. Give total number of shares now held by them. _____.
8. How many non-borrowing members have you? _____. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? 22.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year? \$39.75.
12. Total amount of admission fees paid by new members during year. _____ To the association. All. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On our own stock as per by-laws.
16. On what percentage of valuation do you limit loans? _____.
How appraised? _____.
17. In what places have you money loaned? _____.
18. How long must a shareholder make payments before he is entitled to borrow? One or more.
19. State number of loans to members. _____. State total amount loaned on first mortgage. \$23,500. State largest mortgage loan to any person. \$3,800.
20. State amount outstanding on mortgages in force on property in this State. \$23,500.
21. State number of loans in force on other securities. _____.
Total amount of such loans. \$2,205.
22. What premium plan do you follow? Sold at auction.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Minimum, 5c.
24. Have you an expense fund? No. Of what does it consist? _____.
Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1902. _____.
25. State salaries, in detail, paid to all connected with the association.
Treasurer, \$25; Secretary, \$80.
26. Are officers under bond? Yes. In what amount? Treasurer, \$1,000; Secretary, \$500.
27. State total operating expenses for the year? _____.

28. How are agents paid? None.
29. Give names of agents representing your association in this State, and the post-office address of each. None.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ———. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Varies. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. 50 per cent. the first year; 75 per cent. first to fourth year; 90 per cent. fourth to seventh year. All after.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—Phillip Bauer, New Haven, Conn., 7 shares, series 1; Francis Wiley, New Haven, Conn., 10 shares, series 1; Jas. S. O'Brien, New Haven, Conn., 4 shares, series 2; Michael Kelly, New Haven, Conn., 8 shares, series 2; David Kydd, New Haven, Conn., 2 shares, series 1; David O'Keefe, New Haven, Conn., 7 shares, series 2; Clayton Curtiss, New Haven, Conn., 5 shares, series 2; George Harold, New Haven, Conn., 8 shares, series 1.

Officers:—Treasurer, Henry O'Neill, West Haven, Conn.; Attorney,

Depository:—Union Trust Company, New Haven, Conn.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, Patrick E. Whalen, President, and Andrew J. Hatch, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

PATRICK E. WHALEN, President.

ANDREW J. HATCH, Secretary.

Subscribed and sworn to before me, this 29th day of November, 1902.

MATTHEW A. REYNOLDS,

Justice of the Peace for New Haven County.

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION,

SOUTH NORWALK, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, July 16, 1889. Commenced business, August 20, 1889.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$108,700.00
Loans on shares.....	1,800.00
Real estate otherwise acquired.....	2,274.34
Cash on hand.....	1,510.54
Cash in bank.....	6,841.31
Installments due and unpaid.....	485.50
Interest, premium, fees and fines, due and unpaid.....	520.85
Total.....	<u>\$122,132.54</u>

LIABILITIES.

Due shareholders, installments paid and earnings credited..	\$118,338.07
Surplus.....	3,794.47
Total.....	<u>\$122,132.54</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$4,418.90
Subscription on installment shares.....	32,453.00
Mortgages redeemed (in whole or in part).....	14,800.00
Other loans redeemed.....	1,100.00
Interest received.....	6,641.00
Premium received.....	37.43
Fines received.....	99.55
Fees received.....	88.00
Other receipts in detail, viz.:—Rent.....	309.30
Total.....	<u>\$59,946.93</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$9,500.00
Loaned on shares.....	800.00
Paid on withdrawals, dues, interest and dividends.....	20,111.46
Paid matured shares.....	20,599.29
Paid salaries, clerk hire and commissions.....	365.43
Paid advertising, printing and postage.....	12.25
Paid rent.....	60.00
Paid taxes, insurance, etc.....	146.66
Cash on hand.....	1,510.54
Cash in bank.....	6,841.31
Total.....	<u>\$59,946.93</u>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$6,641.00
Premium.....	37.48
Fines.....	99.55
Transfer fees.....	4.00
Pass books and initiation.....	84.00
Other earnings in detail, viz.:—Rent.....	213.00
Total.....	<u>\$7,079.03</u>

Cr.

Dividends on stock.....	\$6,776.21
Expenses in detail, viz.:—	
Secretary's salary.....	300.00
Treasurer salary, \$50; Commissioner's salary, \$15.42..	65.42
Rent, \$60.00; stationery, \$12.25.....	72.25
Total.....	<u>\$7,213.88</u>

1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? 50c.
4. How many shares have been issued by your association from date of organization to and including September 30, 1901? Our records extend back to November, 1897, only. In how many series? None. How often? Third Tuesday of each month when subscribed for.

5. How many shares were in force September 30, 1901? 5,132. How many were issued during the year? 1,391. How many were withdrawn during the year? 780. How many in force at close of business September 30, 1902? 5,743.
6. How many shares were pledged or borrowed on September 30, 1902? 1,202.
7. How many borrowing members have you? 70. Give total number of shares now held by them. 1,202. Male. 954. Female. 248.
8. How many non-borrowing members have you? 315. Give total number of shares now held by them. 4,541.
9. What is the full payment of borrowing member per share per year without premium? \$6.00 dues; \$6.00 interest on each \$100.
10. Is your admission or membership fee per share or per member? Per member. How much? \$1.00.
11. Total admission fees received by the association during year. 84.
12. Total amount of admission fees paid by new members during year. \$84. To the association. \$84. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On shares of members, on authority of by-laws.
16. On what percentage of valuation do you limit loans? About 75 per cent. How appraised? By Finance Committee.
17. In what places have you money loaned? Towns of Norwalk and Westport, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? He may borrow at once.
19. State number of loans to members. 107. State total amount loaned on first mortgage. \$108,700. State largest mortgage loan to any person. \$9,500.
20. State amount outstanding on mortgages in force on property in this State. \$108,700.
21. State number of loans in force on other securities. 9. Total amount of such loans. \$1,800.
22. What premium plan do you follow? Dayton plan.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed. Highest, 8c. per share. Lowest, ½c. per share.
24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during year. ———. Give balance on hand of expense fund September 30, 1902. ———.
25. State salaries, in detail, paid to all connected with the association. Treasurer, \$50 per year. Secretary, \$350 per year.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$2,000.
27. State total operating expenses for the year. \$437.67.

28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? The whole or part. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. Any part may be withdrawn at any time.
31. Can dividends credited to stock be withdrawn before maturity of stock? Not separately. What per cent.? _____. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? _____. Give particulars briefly. _____.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Cost on Books of Association.
Store and Dwelling.....	\$2,274.37

Directors:—E. A. Woodward, South Norwalk, Conn., 10 shares; Christian Swartz, South Norwalk, Conn., 10 shares; Charles N. Smith, South Norwalk, 4 shares; W. C. Foote, South Norwalk, 30 shares; Edward B. Smith, South Norwalk, 40 shares; George C. Stillson, South Norwalk, 10 shares; Leo Davis, South Norwalk, 10 shares; W. S. Sturtevant, South Norwalk, 10 shares; John H. Ferris, South Norwalk, 10 shares.

Officers:—Treasurer, George C. Stillson, South Norwalk, Conn.; Attorney, John H. Light, South Norwalk, Conn.

Depositories:—City National Bank, and South Norwalk Trust Co.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, Nelson Taylor, President, and Richard H. Golden, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

NELSON TAYLOR, President.

RICHARD H. GOLDEN, Secretary.

Subscribed and sworn to before me, this 24th day of October, 1902.

EDWARD B. SMITH, Notary Public.

ROCKVILLE BUILDING AND LOAN ASSOCIATION,

ROCKVILLE, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, January 1, 1890. Commenced business, January 1, 1890.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$100,510.00
Loans on shares.....	825.00
Cash in bank.....	1,572.16
Interest, premium, fees and fines due and unpaid and October fines.....	427.10
Other assets in detail, viz.:—Inventory.....	144.71
Total.....	<u>\$103,478.97</u>

LIABILITIES.

Due shareholders, installments paid.....	\$85,694.00
Due shareholders, earnings credited.....	17,771.47
Interest paid in advance.....	13.50
Total.....	<u>\$103,478.97</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$4,894.39
Subscription on installment shares.....	18,332.00
Mortgages redeemed (in whole or in part).....	24,550.00
Other loans redeemed.....	1,535.00
Borrowed money.....	4,500.00
Interest received.....	5,875.63
Fines received.....	87.32
Total.....	<u>\$59,774.34</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$25,700.00
Loaned on shares.....	175.00
Paid on withdrawals, dues.....	22,129.00
Paid on withdrawals, interest and dividends.....	5,425.99
Paid interest on borrowed money.....	21.57
Paid borrowed money.....	4,500.00
Paid salaries.....	150.00
Paid advertising, printing, postage.....	12.25
Paid rent.....	75.00
Paid expense B. & L. Commissioner.....	13.37
Cash in bank.....	1,572.16
Total.....	<u>\$59,774.34</u>

EARNINGS ACCOUNT.

Dr.

Interest.....	\$5,916.93
Fines, transfer fees, pass books and initiation and October fines, \$8.24.....	125.38
Total.....	<u>\$6,042.31</u>

Cr.

Dividends on stock.....	\$5,425.99
Interest on borrowed money.....	21.57
Expenses in detail, viz.:—Net expense.....	264.40
Balance.....	330.35
Total.....	<u>\$6,042.31</u>

1. Is the plan of your association permanent, serial or terminating?
Serial.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1902? 5,597. In
how many series. 13. How often? Yearly.
5. How many shares were in force September 30, 1901? 1,582. How
many were issued during the year? 139. How many were with-
drawn during the year? 307. How many in force at close of
business, September 30, 1902? 1,414.

6. How many shares were pledged or borrowed on September 30, 1902? 459.
7. How many borrowing members have you? 97. Give total number of shares now held by them. 497.
8. How many non-borrowing members have you? 163. Give total number of shares now held by them. 917.
9. What is the full payment of borrowing member per share per year without premium? \$12 dues, \$12 interest.
10. Is your admission or membership fee per share or per member? Have none. How much? _____.
11. Total admission fees received by the association during year. None.
12. Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. _____.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? Charter.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By three Directors.
17. In what places have you money loaned? Rockville, Ellington, Niantic, Hartford, Manchester, East Windsor.
18. How long must a shareholder make payments before he is entitled to borrow? One payment.
19. State number of loans to members. 70. State total amount loaned on first mortgage. \$100,510.00. State largest mortgage loan to any person. \$5,500.
20. State amount outstanding on mortgages in force on property in this State. \$100,510.00.
21. State number of loans in force on other securities. 11. Total amount of such loans. \$825.
22. What premium plan do you follow? No premium.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. _____.
24. Have you an expense fund? No. Of what does it consist? _____. Give total amount of expense fund received during year. _____. Give balance on hand of expense fund September 30, 1902. _____.
25. State salaries in detail, paid to all connected with the association. Secretary, \$100; Treasurer, \$50.
26. Are officers under bond? Yes. In what amount? Secretary, \$1,500; Treasurer, \$2,000.
27. State total operating expenses for the year. \$264.40.
28. How are agents paid? Have none.
29. Give names of agents representing your association in this State, and the post-office address of each. _____.

30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? ————. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? ————. Give particulars briefly. Withdrawing members lose one-half of last six months' interest.
32. How many foreclosures have you had since last report? Never had any. How many on property in this State? ————.

Directors:—A. Park Hammond, 30 shares, series "G," "H," "I;" C. E. Harris, 5 shares, series "J;" C. E. Harwood, 10 shares, series "I;" J. P. Cameron, 14 shares, series "I," "J;" Wm. H. Prescott, 25 shares, series "G;" Frank Keeney, 5 shares, series "I;" F. T. Maxwell, 25 shares, series "G;" Wm. Maxwell, 50 shares, series "G," "H;" E. H. Preston, 22 shares, series "G," "I," "J;" O. Penovsky, 5 shares, series "B;" Wm. Rogers, 5 shares, series "I;" F. R. Rau, 8 shares, series "L;" George Arnold, Jr., 10 shares, series "F," "I;" Frank Grant, 10 shares, series "H."

Officers:—Treasurer, C. E. Harwood. Attorney, Francis B. Skinner, 6 shares, series "K."

Depository:—Rockville National Bank.

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND, } ss.

We, A. Park Hammond, President, and J. P. Cameron, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

A. PARK HAMMOND, President.
J. P. CAMERON, Secretary.

Subscribed and sworn to before me, this 15th day of October, 1902.

C. E. HARWOOD, Notary Public.

THE SECOND MERIDEN MUTUAL BENEFIT BUILD-
ING AND LOAN ASSOCIATION,

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, January 20, 1888. Commenced business, February 6, 1888.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$47,095.44
Cash in bank.....	3,144.76
Total.....	<u>\$50,240.20</u>

LIABILITIES.

Due shareholders, installments paid.....	\$44,490.14
Other liabilities in detail, viz.:—	
Premium.....	2,980.01
Management.....	653.24
Loss and gain.....	2,116.81
Total.....	<u>\$50,240.20</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$2,607.66
Subscription on installment shares.....	2,667.50
Mortgages redeemed (in whole or in part).....	8,616.51
Interest received.....	66.96
Other receipts in detail, viz.:—	
Management.....	201.91
Secretary's account.....	40.15
Total.....	<u>\$14,200.69</u>

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$8,106.29
Paid on withdrawals, dues, interest and dividends.....	2,622.68
Paid salaries, clerk hire and commission.....	291.96
Paid printing and postage and books.....	3.50
Paid rent.....	31.50
Cash in bank.....	3,144.76

Total.....	<u>\$14,200.69</u>
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1. Is the plan of your association permanent, serial or terminating?
Terminating.
2. What is the par value of stock per share (matured)? \$500.
3. Are your installment payments weekly or monthly? Weekly. What amount per share? Twenty-five cents.
4. How many shares have been issued by your association from date of organization to and including September 30, 1902? _____. In how many series? One. How often? Once.
5. How many shares were in force September 30, 1902? _____. How many were issued during the year? None. How many were withdrawn during the year? 17. How many in force at close of business, September 30, 1902? _____.
6. How many shares were pledged or borrowed on September 30, 1901? _____.
7. How many borrowing members have you? _____. Give total number of shares now held by them. _____. Male. _____. Female. _____.
8. How many non-borrowing members have you? _____. Give total number of shares now held by them. _____.
9. What is the full payment of borrowing member per share per year without premium? \$52.
10. Is your admission or membership fee per share or per member? Per share. How much? Twenty-five cents.
11. Total admission fees received by the association during year. None.
12. Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Have one second mortgage.
15. If yes, on what and by what authority? Charter and Board of Management.
16. On what percentage of valuation do you limit loans? Not over % value. How appraised? By a committee from Board of Management.

17. In what places have you money loaned? Meriden and one in Berlin, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? Any member in good standing is entitled to ballot or sale at any time one is offered.
19. State number of loans to members. 63. State total amount loaned on first mortgage. ———. State largest mortgage loan to any person. \$4,000.00.
20. State amount outstanding on mortgages in force on property in this State.
21. State number of loans in force on other securities. ———. Total amount of such loans. ———.
22. What premium plan do you follow? Alternate ballot and sale.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. No fixed premium; sold to highest bidder. Premiums now average about \$10,00 on \$1,000.
24. Have you an expense fund? Yes. Of what does it consist? Assessment of \$1.00 per year on \$1,000, also fines for non-payment. Give total amount of expense fund received during year. \$466.02. Give balance on hand of expense fund September 30, 1902. \$653.24.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$225; Treasurer, \$50.
26. Are officers under bond? Yes. In what amount? \$300.
27. State total operating expenses for the year. \$326.96.
28. How are agents paid? No agents.
29. Give names of agents representing your association in this State, and the post-office address of each. None.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent? All, except a withdrawal fee of \$10 on \$1,000. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.
31. Can dividends credited to stock be withdrawn before maturity of stock? Yes; with the stock. What per cent.? ———. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—James E. Gay, Meriden, Conn., 6 shares; C. E. Schunack, Meriden, 3 shares; J. Shute, Meriden, 3 shares; F. N. Hastings, Meriden, 7 shares; J. P. Weir, Meriden, 2 shares; Fred Mills, Meriden, 6 shares;

John Coleman, Meriden, 3 shares; Wm. Baker, South Meriden, 2 shares;
Herbert Mills, Meriden, 3 shares.

Officers:—Treasurer, James F. Gill. Attorney, ———.

Depository:—Meriden National Bank.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, } ss.

We, Henry J. Church, President, and Charles C. Powers, Secretary,
of the aforesaid association, do solemnly swear, that this report, and
each and everything therein contained, is true, to the best of our knowl-
edge and belief.

HENRY J. CHURCH, President.

CHARLES C. POWERS, Secretary.

Subscribed and sworn to before me, this 4th day of December, 1902.

BENJ. PAGE, Notary Public.

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,

STAMFORD, CONN.

STATEMENT, SEPTEMBER 30, 1902.

Organized, June 5, 1893. Commenced business, September 7, 1893.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$38,700.00
Loans on shares.....	1,695.00
Cash on hand.....	5.00
Cash in bank.....	1,063.17
Furniture and fixtures.....	150.00
Total.....	\$41,613.17

LIABILITIES.

Due shareholders.....	\$38,471.83
Surplus.....	3,141.34
Total.....	\$41,613.17

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1902.

RECEIPTS.

Cash on hand September 30, 1901.....	\$1,251.09
Subscription on installment shares.....	10,202.34
Mortgages redeemed (in whole or in part).....	2,000.00
Other loans redeemed.....	1,097.00
Borrowed money.....	1,150.00
Interest received.....	1,841.88
Fines received.....	69.18
Fees received.....	33.75
Other receipts in detail, viz.:—Withdrawal profits.....	49.52
Total.....	\$17,694.76

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$8,400.00
Loaned on shares.....	1,787.09
Paid on withdrawals.....	5,115.06
Paid borrowed money.....	1,150.00
Paid salaries, clerk hire and commissions.....	100.00
Paid advertising, printing and postage.....	44.15
Paid rent.....	16.00
Paid taxes, insurance, etc.....	4.33
Cash on hand.....	5.00
Cash in bank.....	1,063.17
Other disbursements in detail, viz.:—Bond of Secretary and Treasurer.....	10.00
Total.....	<u>\$17,694.76</u>

EARNINGS ACCOUNT.

DR.

Interest.....	\$1,841.38
Fines.....	69.18
Pass books and initiation.....	33.75
Other earnings in detail, viz.:—Withdrawal profits.....	49.52
Total.....	<u>\$1,994.33</u>

CR.

Dividends on stock.....	\$1,746.59
Expenses in detail, viz.:—	
Salaries.....	100.00
Rent, printing, postage, taxes, etc.....	64.53
Bond of Secretary and Treasurer.....	10.00
Undivided profits.....	73.21
Total.....	<u>\$1,994.33</u>

1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$250.
3. Are your installment payments weekly or monthly? Weekly. What
amount per share? 25c.
4. How many shares have been issued by your association from date
of organization to and including September 30, 1902? 2,599.

5. How many shares were in force September 30, 1901? 602. How many were issued during the year? 135. How many were withdrawn during the year? 116. How many in force at close of business, September 30, 1902? 621.
6. How many shares were pledged or borrowed on September 30, 1902? 282.
7. How many borrowing members have you? 41. Give total number of shares now held by them. 282. Male. 255. Female. 27.
8. How many non-borrowing members have you? 88. Give total number of shares now held by them. 359.
9. What is the full payment of borrowing member per share per year without premium? \$25.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during the year. \$33.75.
12. Total amount of admission fees paid by new members during year. \$33.75. To the association. \$33.75. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? No.
16. On what percentage of valuation do you limit loans? 75 per cent. How appraised? By three appraisers.
17. In what places have you money loaned? Darien, Greenwich and Stamford, Conn.
18. How long must a shareholder make payments before he is entitled to borrow? Immediately.
19. State number of loans to members. 41. State total amount loaned on first mortgage. \$38,700.00. State largest mortgage loan to any person. \$3,500.00.
20. State amount outstanding on mortgages in force on property in this State. \$38,700.00.
21. State number of loans in force on other securities. None.
22. What premium plan do you follow? Auction plan.
23. If premium fixed, state amount, if not fixed, state average premium and extremes. Have none.
24. Have you an expense fund. No.
25. State salaries, in detail, paid to all connected with the association. Secretary, \$100.
26. Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$500.00 each.
27. State total operating expenses for the year. \$174.53.
28. How are agents paid? Have none.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? Entire amount. Does such per cent. vary according to amount paid on stock, or according to length of time since date of issue? No. Give particulars briefly. Dues are paid in full.

31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See below. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since date of issue. Give particulars briefly. If withdrawn within two years, none; during third year, 50 per cent.; during fourth year, 75 per cent.; during fifth year, 87½ per cent.; and after six years dividends are paid in full.
32. How many foreclosures have you had since last report? None. How many on property in this State? None.

Directors:—W. H. Taylor, Stamford, Conn., 6 shares; L. D. Rhinehart, Stamford, Conn., 12 shares; C. R. Fisher, Stamford, Conn., 12 shares; Samuel Young, Stamford, Conn., 4 shares; C. H. Martin, Stamford, Conn., 20 shares; E. F. Morris, Stamford, Conn., 4 shares; C. M. Walton, Stamford, Conn., 10 shares; Paul Nash, Stamford, Conn., 8 shares; J. H. Romaine, Stamford, Conn., 5 shares.

Officers:—Treasurer, F. T. Beehler, Stamford, Conn., 4 shares; Attorney, Samuel Young, Stamford, Conn., 4 shares.

Depository:—Stamford Trust Company, Stamford, Conn.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD, } ss.

We, W. F. Waterbury, President, and R. A. Reynolds, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

WM. F. WATERBURY, President.
R. A. REYNOLDS, Secretary.

Subscribed and sworn to before me, this 1st day of December, 1902.

FRANK B. GURLEY, Notary Public.

WILLIMANTIC BUILDING AND LOAN ASSO- CIATION,

WILLIMANTIC, CONN.

STATEMENT, MARCH 31, 1902.

Organized, March, 1891. Commenced business, April 1, 1891.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$82,500.00
Loans on shares.....	10,950.00
Cash on hand.....	507.07
Furniture and fixtures.....	40.00
Total.....	\$93,997.07

LIABILITIES.

Due shareholders, installments paid.....	\$87,887.37
Due shareholders, earnings not credited.....	4,841.59
Borrowed money.....	500.00
Surplus.....	768.11
Total.....	\$93,997.07

REPORT FOR THE YEAR ENDING MARCH 31, 1902.

RECEIPTS.

Cash on hand March 31, 1901, corrected.....	\$6,998.48
Subscription on installment shares.....	13,910.25
Mortgages redeemed (in whole or in part).....	6,600.00
Other loans redeemed, share.....	2,500.00
Borrowed money unpaid.....	500.00
Interest received.....	5,154.25
Entrance fees.....	35.75
Total.....	\$35,698.73

REPORT OF COMMISSIONER ON

DISBURSEMENTS.

Loaned on first mortgage.....	\$20,900.00
Loaned on shares.....	4,450.00
Paid on withdrawals, dues, interest and dividends.....	9,563.09
Paid interest on borrowed money.....	97.70
Paid salaries, Secretary.....	125.00
Paid rent.....	25.00
Paid taxes and current expenses.....	30.87
Cash in bank.....	507.07
Total.....	<u>\$35,698.73</u>

EARNINGS ACCOUNT.

DR.

Interest.....	\$5,154.25
Entrance fees.....	35.75
Total.....	<u>\$5,190.00</u>

CR.

Dividends on stock.....	\$4,841.59
Interest on borrowed money.....	97.70
Expenses in detail, viz.:—	
Salary of Secretary, rent and postage.....	150.00
Current expenses.....	30.87
Carried to surplus.....	69.84
Total.....	<u>\$5,190.00</u>

1. Is the plan of your association permanent, serial or terminating?
Permanent.
2. What is the par value of stock per share (matured)? \$200.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? \$1.00.
4. How many shares have been issued by your association from date of organization to and including March 31, 1902? 2,266. In how many series? None. How often? ———.
5. How many shares were in force March 31, 1902? 1,167. How many were issued during the year? 143. How many were withdrawn during the year? 113. How many in force at close of business, March 31, 1902? 1,197.
6. How many shares were pledged or borrowed on March 31, 1902? 499.
7. How many borrowing members have you? 42. Give total number of shares now held by them. 544. Male. 491. Female. 53.

8. How many non-borrowing members have you? 100. Give total number of shares now held by them. 698.
9. What is the full payment of borrowing member per share per year without premium? \$24.
10. Is your admission or membership fee per share or per member? Per share. How much? 25c.
11. Total admission fees received by the association during year. \$35.75.
12. Total amount of admission fees paid by new members during year. \$25.75. To the association. All. To the agents. None.
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? On shares by vote of Directors.
16. On what percentage of valuation do you limit loans? About 75 per cent. How appraised? By security committee.
17. In what places have you money loaned? Willimantic, Mansfield Center, South Coventry and Norwich.
18. How long must a shareholder make payments before he is entitled to borrow? One payment.
19. State number of loans to members. 42. State total amount loaned on first mortgage. \$82,500. State largest mortgage loan to any person. \$5,000.
20. State amount outstanding on mortgages in force on property in this State. \$82,500.
21. State number of loans in force on other securities. ———. Total amount of such loans. \$10,950.00.
22. What premium plan do you follow? None.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. ———.
24. Have you an expense fund? No. Of what does it consist? ———. Give total amount of expense fund received during year. ———.
25. State salaries, in detail, paid to all connected with the association. \$125 to Secretary.
26. Are officers under bond? Yes. In what amount? Treasurer, \$5,000; Secretary, \$1,500.
27. State total operating expenses for the year. \$180.97.
28. How are agents paid? None employed.
29. Give names of agents representing your association in this State, and the post-office address of each. ———.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.

31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. ———.
32. How many foreclosures have you had since last report? None. How many on property in this State? ———.

Directors:—George M. Harrington, Willimantic, Conn., 25 shares; George W. Melony, Willimantic, Conn., 1 share; J. O'Sullivan, Willimantic, Conn., 15 shares; J. T. Bradshaw, Willimantic, Conn., 5 shares; D. W. C. Hill, Willimantic, Conn., 15 shares; George Hatch, Willimantic, Conn., 55 shares; D. C. Barrows, Willimantic, Conn., 23 shares; A. I. Bill, Willimantic, Conn., 15 shares; O. A. Sessions, Willimantic, Conn., 10 shares; Frank Larrabee, Willimantic, Conn., 28 shares; C. B. Pomeroy, Willimantic, Conn., 10 shares; A. C. Everest, Willimantic, Conn., 8 shares; W. D. Brigham, Willimantic, Conn., 8 shares; H. Dion, Willimantic, Conn., 10 shares.

Officers:—Treasurer, William N. Potter, Willimantic, Conn., 15 shares; Attorney, George W. Melony, Willimantic, Conn., 1 share.

Depository:—Windham National Bank, Willimantic, Conn.

STATE OF CONNECTICUT, }
COUNTY OF WINDHAM, } ss.

We, George E. Stiles, President, and D. A. Lyman, Secretary, of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEORGE E. STILES, President.
D. A. LYMAN, Secretary.

Subscribed and sworn to before me, this 9th day of December, 1902.

GEORGE M. HARRINGTON, Notary Public.

REPORT
OF
FOREIGN ASSOCIATION.



INDUSTRIAL SAVINGS AND LOAN COMPANY, NEW YORK, N. Y.

STATEMENT, DECEMBER 31, 1902.

Organized, April, 1893. Commenced business, May, 1893.

ASSETS.

Loans on real estate, first mortgage (face value).....	\$994,540.69
Loans on shares.....	99,823.28
Real estate acquired by foreclosure.....	24,561.97
Real estate otherwise acquired.....	135,237.71
Cash on hand.....	3,241.83
Cash in bank.....	36,994.85
Furniture and fixtures.....	4,431.69
Installments due and unpaid.....	20,232.76
Interest, premium, fees and fines due and unpaid.....	32,083.41
Other assets in detail, viz.:—	
Stocks and bonds.....	19,538.75
Contracts for sale of real estate.....	255,056.00
Insurance, taxes, etc., advanced.....	4,440.68
Bills receivable and sundry accounts.....	12,809.47
Total.....	\$1,642,993.04

LIABILITIES.

Due shareholders, installments paid.....	\$504,303.27
Due shareholders, single-payment shares.....	555,406.13
Balance to be paid out on loans made.....	47,247.76
Borrowed money.....	20,000.00
Surplus and undivided profits.....	180,747.39
Other liabilities in detail, viz.:—	
Prior mortgages conditionally assumed.....	306,002.50
Accrued interest and dividends.....	21,768.78
Expense fund surplus.....	7,517.21
Total.....	\$1,642,993.04

REPORT FOR THE YEAR ENDING DECEMBER 31, 1902.

RECEIPTS.

Cash on hand December 31, 1901.....	\$34,523.19
Subscription on installment shares.....	180,579.06
Subscription on single-payment shares.....	161,347.36
Mortgages redeemed (in whole or in part).....	531,299.58

Other loans redeemed.....	\$37,794.22
Interest received.....	58,162.83
Premium received.....	16,384.90
Fines received.....	1,854.87
Fees received.....	1,730.48
Other receipts in detail, viz.:—	
Prior mortgages conditionally assumed.....	59,375.00
Real estate sold.....	171,954.85
Rent received.....	14,023.63
Real estate contracts.....	187,266.08
Advanced insurance, taxes, etc., repaid.....	7,009.19
Contingent fund and retired stock.....	2,856.35
Loss and gain account.....	23,903.02
Total.....	\$1,490,064.65

DISBURSEMENTS.

Loaned on first mortgage.....	\$540,205.55
Loaned on shares.....	46,551.98
Paid on withdrawals, dues.....	109,863.58
Paid on withdrawals, interest and dividends.....	28,587.70
Paid single-payment shares.....	89,598.70
Paid matured shares.....	20,200.00
Paid salaries, clerk hire and commissions.....	50,129.17
Paid advertising, printing and postage.....	7,838.54
Paid rent.....	3,358.37
Paid taxes, insurance, etc.....	4,570.73
Cash on hand.....	3,241.83
Cash in bank.....	36,994.85
Taxes, insurance and repairs on real estate.....	15,842.50
Dividends on single-payment shares.....	41,853.93
Prior mortgages conditionally assumed.....	50,910.00
Interest on borrowed money and prior mortgages.....	16,454.32
Real estate.....	154,489.58
Real estate contracts.....	240,745.78
Furniture and fixtures.....	941.31
Stocks and bonds.....	8,688.75
Retired stock account.....	1,194.03
Discount on advanced payments.....	594.76
Bills receivable and sundry accounts.....	3,188.65
Traveling expenses, Manager and Agents.....	1,303.90
Collectors' commission and exchange.....	2,952.95
Office supplies and sundries.....	1,597.34
State banking department and license fees.....	1,046.03
Appraisal and attorney fees.....	7,119.31
Total.....	\$1,490,064.66

EARNINGS ACCOUNT.

DR.

Interest.....	\$58,162.83
Premium.....	16,384.90
Fines.....	1,854.87
Rents.....	14,023.68
Contingent fund account, retired stock.....	2,856.35
Loss and gain account.....	23,903.02
Total.....	<u>\$117,185.65</u>

CR.

Dividends on stock.....	\$70,441.63
Interest on borrowed money and prior mortgages.....	16,454.32
Tontine fund "G," withdrawn.....	1,555.73
Monthly expense, single-payment shares.....	12,730.82
Discount on advance payments.....	594.76
Taxes, insurance and repairs on real estate.....	15,842.50
Total.....	<u>\$117,619.76</u>

1. Is the plan of your association permanent, serial, or terminating?
Serial?
2. What is the par value of stock per share (matured)? \$100.
3. Are your installment payments weekly or monthly? Monthly.
What amount per share? 25c., 50c. and \$1.00.
4. How many shares have been issued by your association from date of organization to and including December 31, 1902? 183,564.89
In how many series? 116. How often? Monthly.
5. How many shares were in force December 31, 1901? 51,540. How many were issued during the year? 10,920. How many were withdrawn during the year? 15,099. How many in force at close of business, December 31, 1902? 47,361.
6. How many shares were pledged or borrowed on December 31, 1902? 10,339.
7. How many borrowing members have you? 899. Give total number of shares now held by them. 10,339. Male. No record. Female. No record.
8. How many non-borrowing members have you? 4,342. Give total number of shares now held by them. 37,022.
9. What is the full payment of borrowing member per share per year without premium? \$9, \$12 and \$18.
10. Is your admission or membership fee per share or per member?
Per share. How much? Classes "A," "B" and "C," \$1; "C," Spl and "E," \$1.50; "F," \$2.00.

11. Total admission fees received by the association during year. \$26,788.47.
12. Total amount of admission fees paid by new members during year, \$26,788.47. To the association, \$26,788.47. To the agents. No record.
13. Do you make loans to other than members? Yes.
14. Do you make loans on securities other than first mortgage? Yes.
15. If yes, on what and by what authority? See Article 9, Section 30, By-Laws.
16. On what percentage of valuation do you limit loans? 65 per cent. How appraised? Special appraisers appointed by Co.
17. In what places have you money loaned? Connecticut, New York, New Jersey, Pennsylvania, Virginia and West Virginia.
18. How long must a shareholder make payments before he is entitled to borrow? 3 months.
19. State number of loans to members. 899. State total amount loaned on mortgage. \$994,540.69. State largest mortgage loan to any person. \$56,050.
20. State amount outstanding on mortgages in force on property in this State. \$1,600.00.
21. State number of loans in force on other securities. 1. Total amount of such loans. \$784.
22. What premium plan do you follow? Installment and gross.
23. If premium fixed, state amount; if not fixed, state average premium and extremes. $\frac{1}{4}$ per cent. to 6 per cent. Average. 3 per cent.
24. Have you an expense fund? Yes. Of what does it consist? See Article 12, By-Laws. Give total amount of expense fund received during year. \$75,306.35. Give balance on hand of expense fund December 31, 1902. \$7,517.21.
25. State salaries, in detail, paid to all connected with the association. President, \$1,200; Secretary, \$3,750; Treasurer, \$1,200; Attorney, \$2,400; Manager, \$3,750.
26. Are officers under bond? Yes. In what amount? Secretary and Manager, \$5,000; Treasurer, \$2,500; Assistant Secretary, \$1,000; Attorney, \$5,000; Assistant Attorney, \$2,000; Auditor, \$1,000; Cashier, \$3,000. In Surety Co.
27. State total operating expenses for the year. \$77,317.23.
28. How are agents paid? Salary and commission.
29. Give names of agents representing your association in this State, and the post-office address of each. R. L. Coburn, South Norwalk, Conn.
30. Can payments of stock be withdrawn before maturity of stock? Yes. What per cent.? See Article 13, By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. See Article 13, By-Laws.

31. Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See Article 13, By-Laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. See Article 13, By-Laws.
32. How many foreclosures have you had since last report? Eight. How many on property in this State? None.

REAL ESTATE OWNED BY THE ASSOCIATION.

Description of Property.	Face of Mortgage.	Cost to Co.	Value of Land.	Value of Improvements.	Stock Value.	Acquired by
House and lot, 124 Blaine St., Syracuse, N. Y.		\$1,457.15	\$600.00	\$2,000.00	.....	Exc.
House and lot, 126 Fremont St., Syr'c'se, N. Y.		1,292.91	500.00	2,000.00	.....	Exc.
House and lot, 211-213 Lafayette Ave., Syracuse, N. Y.		500.00	500.00	3,500.00	.....	Exc.
Vacant lot, Emma St., Syracuse, N. Y.		253.88	400.00	.....	.....	Purc.
House and lot, 1508 Midland Av., Syr'c'se, N. Y.		1,111.12	600.00	1,800.00	.....	Purc.
Marine way and shops, Lyons, Ia.	\$8,100	2,218.98	1,500.00	1,500.00	\$575.05	Deed
Tenement, 356 Steinway Ave., L. I. City, N. Y.	4,000	1,790.00	400.00	3,500.00	.....	Forc.
House and lot, Plymouth, Pa.	1,200	1,238.40	300.00	1,200.00	65.52	Forc.
Tenement, 410 N. State St., Syracuse, N. Y.		2,588.13	1,200.00	7,000.00	.....	Exc.
House and lot, 140 Nelson St., Syracuse, N. Y.	1,850	715.82	400.00	2,000.00	8.80	Forc.
House and lot, 18th and Willow, Niagara Falls, N. Y.	1,700	268.11	600.00	1,500.00	.....	Forc.
House and lot, 407 Howard St., Syracuse, N. Y.		997.56	900.00	2,100.00	.....	Exc.
House and lot, 409 Midland Av., Syr'c'se, N. Y.		1,049.84	900.00	3,000.00	.....	Exc.
House and lot, 419 Midland Av., Syr'c'se, N. Y.		1,106.83	900.00	3,200.00	.....	Exc.
House and lot, Fayetteville, N. Y.		577.16	150.00	450.00	.....	Exc.
House and lot, 407 Midland Av., Syr'c'se, N. Y.		820.61	800.00	2,800.00	.....	Exc.
5 acres land, Grantwood, N. J.		1,149.73	7,500.00	.....	.....	Purc.
Vacant lots, Sherman Park, N. Y.		200.00	300.00	.....	.....	Exc.

REAL ESTATE OWNED BY THE ASSOCIATION—Continued.

Description of Property.	Face of Mortgage.	Cost to Co.	Value of Land.	Value of Improvements.	Stock Value.	Acquired by
Tenement, Jersey City, N. J.	6,500	979.52	900.00	7,000.00	.....	Fore.
Hotel Chilternham, Buffalo, N. Y.		21,720.95	20,000.00	60,000.00	.....	Pure.
House and lot, Hoeffer St., Syracuse, N. Y. ...	1,450	541.58	400.00	1,100.00	27.00	Fore.
House and lot, New Castle, Pa.		988.80	500.00	1,500.00	.....	Pure.
House and lot, New Castle, Pa.		1,100.92	250.00	1,000.00	.....	Pure.
House and lot, New Castle, Pa.		1,132.17	250.00	1,000.00	.....	Pure.
House and lot, New Castle, Pa.		1,586.76	300.00	1,300.00	.....	Pure.
House and lot, New Castle, Pa.		1,022.21	500.00	1,600.00	.....	Pure.
House and lot, New Castle, Pa.		589.28	500.00	1,600.00	.....	Pure.
House and lot, 120 Crowley Ave., Buffalo, N. Y.		1,500.00	400.00	1,200.00	.....	Pure.
Vacant lot, Cambridge Ave., Buffalo, N. Y. ...		150.00	350.00	.....	.....	Pure.
House and lot, 66 Ben-ziger St., Buffalo, N. Y.		1,800.00	450.00	1,450.00	.....	Pure.
House and lot, Randolph St., Lancaster, N. Y.		650.00	200.00	550.00	.....	Pure.
House and lot, Main St., Buffalo, N. Y.		3,400.00	800.00	3,700.00	.....	Pure.
Vacant lot, St. Stephens Place, Buffalo, N. Y.		1,409.48	1,400.00	.....	.....	Pure.
House and lot, 175 Austin St., Buffalo, N. Y.		1,694.10	500.00	1,600.00	.....	Pure.
Vacant lots, Knox Ave., Grantwood, N. J.		23,454.80	32,000.00	.....	.....	Pure.
House and lot, 297 Grier, Buffalo, N. Y.		3,156.65	500.00	2,500.00	.....	Pure.
House and lot, 156 Humbert, Buffalo, N. Y.		1,893.76	600.00	1,400.00	.....	Pure.
House and lot, 802 Wyoming, Buffalo, N. Y.		2,120.51	700.00	1,600.00	.....	Pure.
House and lot, Depew, N. Y.	3,500	3,545.08	800.00	3,200.00	426 30	Fore.
House and lot, Jamestown, N. Y.	1,100	974 05	400.00	600.00	.....	Fore.
House and lot, New Castle, Pa.		1,206.10	300.00	1,000.00	.....	Pure.
House and lot, New Castle, Pa.		1,165.07	300.00	1,000.00	.....	Pure.

REAL ESTATE OWNED BY THE ASSOCIATION—Concluded.

Description of Property.	Face of Mortgage.	Cost to Co.	Value of Land.	Value of Improvements.	Stock Value.	Acquired by
House and lot, New Castle, Pa.		815.50	800.00	550.00	.....	Puro.
House and lot, New Castle, Pa.		900.42	200.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		532.55	500.00	1,100.00	.....	Puro.
House and lot, New Castle, Pa.		987.26	200.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		575.00	200.00	400.00	.....	Puro.
Vacant lots, New Castle, Pa.		12,761.01	13,800.00	.....	.....	Puro.
Two vacant lots, New Castle, Pa.		270.00	600.00	.....	.....	Puro.
Tenement, 181-7 Oxford St., Syracuse, N. Y.		1,263.43	1,000.00	5,000.00	.....	Deed
House and lot, New Castle, Pa.		400.00	500.00	700.00	.....	Puro.
House and lot, New Castle, Pa.		500.00	500.00	900.00	.....	Puro.
House and lot, New Castle, Pa.		800.00	250.00	1,600.00	.....	Puro.
House and lot, New Castle, Pa.		1,000.00	250.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		1,100.00	400.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		612.00	250.00	400.00	.....	Puro.
House and lot, New Castle, Pa.		1,000.00	300.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		1,000.00	400.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		1,000.00	400.00	800.00	.....	Puro.
House and lot, New Castle, Pa.		800.00	400.00	250.00	.....	Puro.
Fifteen vacant Lots, New Castle, Pa.		15,061.93	21,000.00	.....	.....	Puro.
House and lot, Salem, Va.	450	878.82	.....	.....	71.18	Fore.
House and lot, New Castle, Pa.		1,193.20	400.00	800.00	.....	Puro.
House and lot, Lancaster, N. Y.	1,000	409.00	.....	.....	.....	Fore.
Apartment-house, Buffalo, N. Y.		20,000.00	20,000.00	50,000.00	.....	Puro.

MORTGAGES IN PROCESS OF FORECLOSURE.

Description of Property.	Face of Obligation.	Present Worth of Obligation.	Appraised Value of Land.	Value of Improvements.	Book Value of Stock Pledged.	Total Security.
House and lot, Westernport, Md.	\$475	\$548.00	\$500.00	\$700.00	\$179.35	\$1,379.35
House and lot, Plymouth, Pa.	400	400.00	150.00	450.00	44.40	644.40
House and lot, Plymouth, Pa.	1,500	1,500.00	800.00	1,800.00	188.70	2,788.70
Two houses and lots, Scranton, Pa.	1,150	1,173.75	500.00	1,200.00	69.60	1,769.60

Names of Directors.	Residence.	CAPITAL STOCK HELD BY EACH.	
		Shares.	Series.
Geo. A. Roff.....	New York, N. Y....	10	March, 1900
S. R. Shear.....	Kingston, N. Y....	10	May, 1899
J. Goldberg.....	Buffalo, N. Y....	7	April, 1895
Frank E. Knox.....	New York, N. Y....	65	{ May, '95, June, '97,
			{ Oct., '98, Nov., '96,
			{ Feb., '98, Dec., '99
Thos. H. Rothwell..	New York, N. Y....	10	Feb., '98, Apr., '99
W. J. Coons.....	New York, N. Y....	10	August, '96
Jas. N. Stout.....	New York, N. Y....	5	March, '99
Mortimer M. Lee...	New York, N. Y....	113	{ Mar., '00, May, '02,
Charles E. Dow.....	So. Norwalk, Conn...	10	{ April, '00
			{ December, '02

Officers:—Treasurer, Geo. A. Roff, New York, N. Y.; Attorney, Thos. H. Rothwell, New York, N. Y.

Depository:—Knickerbocker Trust Co., New York, N. Y.

STATE OF NEW YORK, { ss.
COUNTY OF NEW YORK, }

We, Geo. A. Roff, President, and Frank E. Knox, Secretary of the aforesaid association, do solemnly swear, that this report, and each and everything therein contained, is true, to the best of our knowledge and belief.

GEO. A. ROFF, President.

FRANK E. KNOX, Secretary.

Subscribed and sworn to before me, this 31st day of January, 1903.

GLENN K. CARVER, Notary Public.

REPORTS
OF
MORTGAGE INVESTMENT
COMPANIES.

**THE BRIDGEPORT LAND AND TITLE COMPANY,
BRIDGEPORT, CONN.**

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$73,611.00
Loans secured by second liens on real estate.....	3,380.00
Loans on collateral security.....	150.00
Loans on personal security.....	255.00
Other real estate purchased.....	136,493.71
Due from sundry persons.....	227.10
Accrued interest on loans owned by the company.....	1,354.85
Cash.....	1,617.53
Land records.....	18,644.96
Total.....	\$235,734.20

LIABILITIES.

Capital stock paid in.....	\$70,100.00
Surplus fund.....	13,427.66
Undivided profits.....	2,070.93
Debenture bonds outstanding.....	144,800.00
Interest paid in advance by borrowers.....	106.97
Accrued interest on debenture bonds.....	2,236.30
Other deposits.....	2,992.34
Total.....	\$235,734.20

**STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.**

Series.	Rate percent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Re-deem-able.	1st Mortgage Loans.	Amt. of Security for same.	Unencumbered Real Estate.	Security.	Debentures.
A	5	1897	1927	1902	\$21,125.00	\$31,450	\$39,300	\$70,750	\$45,600
B	5	1899	1929	1904	14,600.00	23,300	51,050	74,350	48,500
C	5	1900	1930	1905	24,536.00	36,800	16,100	52,900	33,500
D	4½	1901	1931	1906	14,050.00	22,350	4,750	27,100	17,200

Total amount of debentures certified.....	\$144,800.00
Less amount on hand and with agents. None.	

Total liability for debenture bonds, as per statement....	\$144,800.00
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Trustees for debentures (if more than one class, state series certified to by each):

Series "A," The Bridgeport Trust Co. Series "B," The Bridgeport Trust Co. Series "C," The Bridgeport Trust Co. Series "D," The Bridgeport Trust Co.

1. When organized. October 7, 1897.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$300,000.
4. Amount of capital subscribed. \$70,100.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July 1, 1902.
10. Rate of last dividend. 4 per cent. per annum.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.
12. Total amount loaned to date. No record kept.
13. Total amount of loans paid. No record kept.
14. Total amount of loans unpaid and outstanding—Guaranteed, none; unguaranteed, \$76,991.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Commissioner of Building and Loan Associations.
18. Principal place of business. 169-171 State Street, Bridgeport, Conn.
19. State the sections of country in which outstanding loans have been made. Connecticut.
20. State the sections of country in which loans are now made. Connecticut.

OFFICERS.

Orange Merwin, President, Bridgeport, Conn.
 Egbert Marsh, Vice-President, Bridgeport, Conn.
 D. Fairchild Wheeler, Treasurer, Trumbull, Conn.
 Ernest P. Lyon, Secretary, Bridgeport, Conn.

Directors:—Francis W. Marsh, Bridgeport, Conn.; Ernest P. Lyon, Bridgeport, Conn.; Orange Merwin, Bridgeport, Conn.; Egbert Marsh, Bridgeport, Conn.; D. Fairchild Wheeler, Trumbull, Conn.

STATE OF CONNECTICUT, }
 COUNTY OF FAIRFIELD, } ss.

I, D. Fairchild Wheeler, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. FAIRCHILD WHEELER, Treasurer.

Subscribed and sworn to before me, this 14th day of October, 1902.

C. P. HARRIS, Notary Public.

THE EASTERN BANKING COMPANY,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$177.59
Loans secured by second liens on real estate.....	29,260.80
Loans on collateral security.....	4,559.70
Loans on personal security.....	3,067.74
Stocks and bonds.....	65,221.94
Other real estate purchased.....	23,175.13
Real estate acquired by foreclosure.....	2,312.66
Expenses on account of foreclosure.....	297.48
Other premiums paid.....	350,000.00
Current expenses.....	7,603.14
Past due interest remitted for, but not paid to us.....	363.42
Due from sundry persons.....	6,214.95
Due from banks and bankers.....	172.53
Cash.....	334.56
Other assets, viz.:—	
Sale contracts.....	1,000.00
Profit and loss.....	58,846.22
Total.....	\$552,607.86

LIABILITIES.

Capital stock paid in, preferred.....	\$155,100.00
Capital stock paid in, common.....	350,000.00
Bills payable.....	40,062.98
Other deposits.....	7,444.58
Total.....	\$552,607.86

REPORT OF COMMISSIONER ON
DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
500 shares The Western Security Co.....	\$100.00	\$50,000.00
50 " Dearborn Mortgage Co., Preferred.....	100.00	5,000.00
300 " American Electric Lead Co.....	100.00	2,000.00
40 " Kinetic Power Co.	100.00	1,000.00
1,000 " Swinerton Wheel Co.....	10.00	200.00
7,500 " Chicago Belle Mining Co.....	1.00 }	1,835.00
780 " Anita Consolidated Copper Co.....	10.00 }	
5 " Decatur, (Ala.), Water Works Co.....	50.00	... ..
\$7,725 The Western Security Co., 6s.....	.....	5,186.94

1. When organized. 1887.
2. Under what State Laws. Connecticut.
3. Authorized capital. \$700,000.00.
4. Amount of capital subscribed. \$700,000.
5. Liability of stockholders beyond capital paid in. \$194,900.
6. What part of the capital stock is paid in cash. \$155,100.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July, 1890.
10. Rate of last dividend. 7 per cent. per annum.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company. Not now making loans.
12. Total amount loaned to date. \$426,547.
13. Total amount of loans paid. \$285,186.89.
14. Total amount of loans unpaid and outstanding—Guaranteed, none; unguaranteed, \$141,360.11.
15. Total amount in process of foreclosure. \$500.
16. Is the company subject to examination by local State officers? No; but an annual statement of condition has to be filed with Secretary of State.
17. What officers? _____.
18. Principal place of business. Boston, Mass.
19. State the sections of country in which outstanding loans have been made. North and South Dakota, Minnesota, Washington, Kansas, Nebraska, Colorado, Alabama, Georgia and Florida.
20. State the sections of country in which loans are now made. Not now making loans.

OFFICERS.

Francis A. Osborn, President, Boston, Mass.

Lysson Gordon, Secretary and Treasurer, Medford, Mass.

Charles E. Perkins, Assistant Treasurer, Hartford, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, Boston, Mass. One vacancy.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me this 20th day of October, 1902.

WALTER L. BOUVE, Notary Public.

**EQUITABLE TRUST COMPANY OF NEW LONDON,
33 WALL STREET, NEW YORK CITY.**

In Liquidation.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$9,070.00
Real estate acquired by foreclosure, cost.....	80,195.28
Due from sundry persons.....	367.55
Accrued interest on loans owned by the company.....	575.76
Cash.....	13,116.78
Total assets.....	\$103,325.37
Expenses, since March 1, 1902.....	1,453.38
Maintenance of real estate, net, since March 1, 1902.....	129.91
Impairment of capital.....	1,411,387.92
Total.....	\$1,516,296.58

LIABILITIES.

Capital stock paid in.....	\$1,500,000.00
Debenture bonds outstanding.....	10,000.00
Accrued interest on debenture bonds.....	45.00
Due to branch offices and agents.....	10.00
Due to banks and bankers.....	6,093.00
Interest account, excess of amount receivable over amount payable, since March 1, 1902.....	148.58
Total.....	\$1,516,296.58

**STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.**

Rate Per Cent.	Year when Due.	SECURED BY PLEDGE OF			AMOUNT OF	
		1st Mortgage Loans.	Real Estate.	Cash.	Security.	Debentures.
6	May, '90	\$9,070.00	\$80,195.28	\$6,093.00	\$95,358.28	\$2,000
6	Nov. '90					4,000
6	Feb. '91					4,000

Trustees for debentures (if more than one class, state series certified to by each). James A. Roosevelt and Adrian Iselin.

1. When organized. June 29th, 1871.
2. Under what State Laws. Connecticut.
3. Authorized capital. \$1,500,000.
4. Amount of capital subscribed. \$1,500,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? All.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? March 1st, 1878.
10. Rate of last dividend. $3\frac{1}{2}$ per cent.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? ———.
12. Total amount loaned to date. ———.
13. Total amount of loans paid. ———.
14. Total amount of loans unpaid and outstanding—Guaranteed, ———; unguaranteed, \$9,070.00.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers. ———.
18. Principal place of business. 33 Wall Street, New York City.
19. State the sections of country in which outstanding loans have been made. Indiana, Illinois, Iowa.
20. State the sections of country in which loans are now made. ———.

OFFICERS.

Adrian Iselin, Jr., President, New York.

C. O'D. Iselin, First Vice-President, New York.

John E. Roosevelt, Second Vice-President, New York.

W. Emlen Roosevelt, Secretary, New York.

Henry R. Bond, Assistant Secretary, New London, Conn.

Executive Committee:—Adrian Iselin, New York; W. Emlen Roosevelt, New York; Gustav E. Kissell, New York; Adrian Iselin, Jr., New York; C. O'D. Iselin, New York; John E. Roosevelt, New York.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, W. Emlen Roosevelt, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

W. EMLEN ROOSEVELT.

Subscribed and sworn to before me, this 28th day of October, 1902.

ISAAC HICKS, Notary Public.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$5,944,568.74
Loans secured by second liens on real estate.....	45,341.99
Loans on collateral and personal security.....	66,551.90
Stocks and bonds.....	402,998.26
Office building.....	26,500.00
Real estate acquired by foreclosure.....	4,892.51
Due from branch offices.....	80,533.17
Due from sundry persons.....	77,191.81
Due from banks, bankers and trust companies.....	142,945.36
Accrued interest on loans owned by the company.....	296,536.50
Cash.....	2,346.08
Other assets, viz.:—	
Topographical records.....	14,000.00
Total.....	\$7,104,406.92

LIABILITIES.

Capital stock paid in.....	\$679,274.03
Undivided profits.....	41,040.61
Debenture bonds outstanding.....	6,084,984.54
Accrued interest on debenture bonds.....	97,337.50
Certificates of deposits bearing interest.....	400.00
Due to branch officers and agents.....	105,145.33
Due to banks and bankers.....	40,000.00
Installment debentures, cash value.....	53,743.67
Due sundry persons.....	2,481.25
Total.....	\$7,104,406.92

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Secured by Pledge of First Mortg'e Loans.	Secured by Pledge of Cash.	Amount of Debentures.
Security Co., Trustee:			
A2, A12, A45	\$2,444.65	\$.....	\$2,200.00
A47 to A69	890,456.31	9,075.00	882,900.00
A71 to A73.....	63,188.51	.....	61,350.00
R70 and R74.....	99,896.88	1,800.00	100,350.00
Union Trust Co., Trustee:			
Sterling Series, AA, BB, CC, DD, EE, FF, GG, V, W, Y, Z, C1, C2.....	41,852.72	.....	39,663.59
Columbia Trust Co., Trustee:			
D1 to D7.....	307,543.19	5,875.00	309,450.00
D9 to 92.....	4,454,204.44	110,350.00	4,540,400.00
J1 and J2.....	78,826.85	.....	77,300.00
86 and 87.....	1,303.50	.....	1,137.12
Security Co., Trustee: Sterling Series, A, B, C	74,161.39	1,250.00	72,270.50
	\$6,013,827.44	\$128,350.00	\$6,087,021.21

Total amount of debentures certified..... \$6,087,021.21

Less amount issued and with agents..... 7,936.67

Total..... \$6,079,084.54

Plus cancelled and not repurchased..... 5,900.00

Total liability for debenture bonds, as per statement.... \$6,084,984.54

Trustees for debentures (if more than one class, state series certified to
by each). See above.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
Farm Land Co., stock.....	\$20.00	
Southern Planting Co., stock.....	9,850.00	
Realty Investment Co., stock, \$48,350; bonds, \$100,000	148,350.00	
Standard Milling Co., stock, \$57,873.80; bonds, \$59,000	116,873.80	
Middlesex Banking Co., stock.....	95,350.00	
Jackson Co., bonds.....	32,554.46	
	\$402,998.26	\$402,998.26

1. When organized. November 5, 1875.
2. Under what State Laws. Connecticut. Special Charter.
3. Authorized capital. \$1,000,000.00.
4. Amount of capital subscribed. \$718,250.00.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$679,274.02.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? October 1, 1895.
10. Rate of last dividend. 1¼ per cent. quarterly.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.
12. Total amount loaned to date. No record kept.
13. Total amount of loans paid. _____.
14. Total amount of loans unpaid and outstanding—Guaranteed. No record kept. Unguaranteed, none.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Commissioner of Building and Loan Associations.
18. Principal place of business. Middletown, Conn.
19. State the sections of country in which outstanding loans have been made. Minnesota, North Dakota, South Dakota, Wisconsin, Idaho, Utah, Colorado, Louisiana, Arkansas, Mississippi and Texas.
20. State the sections of country in which loans are now made. Same as above.

OFFICERS.

Robert N. Jackson, President, Middletown, Conn.

Merrick E. Vinton, Vice-President, New York City.

D. T. Haines, Secretary, Middletown, Conn.

E. A. Gladwin, Assistant Secretary, Middletown, Conn.

Directors:—R. N. Jackson, Middletown, Conn.; C. E. Jackson, Middletown, Conn.; E. A. Gladwin, Middletown, Conn.; L. D. Mills, Middletown, Conn.; M. E. Vinton, New York City; E. H. Nash, Pittsfield, Mass.; W. H. Williams, Winsted, Conn.; C. R. Marvin, Deep River, Conn.; F. C. Wilcox, Hartford, Conn.; C. B. Frisbie, Cromwell, Conn.

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

D. T. HAINES, Secretary.

Subscribed and sworn to before me this 7th day of November, 1902.

E. A. GLADWIN, Notary Public.

THE NEW BRITAIN REAL ESTATE AND TITLE COMPANY,

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$31,164.58
Loans secured by second liens on real estate.....	2,781.27
Loans on personal security.....	1,825.00
Stocks.....	4,500.00
Other real estate purchased.....	34,471.36
Due from sundry persons.....	489.57
Accrued interest on loans owned by the company.....	455.67
Cash.....	1,809.71
Other assets, viz.:—	
Due on properties, sold on contract.....	38,370.49
Prepaid interest on mortgages and assignments of mortgages.....	691.00
Total.....	\$116,558.65

LIABILITIES.

Capital stock paid in.....	\$25,000.00
Surplus fund.....	14,074.86
Undivided profits.....	1,400.91
Guaranteed loans.....	12,100.00
Interest paid in advance by borrowers.....	1,076.99
Due borrowers on loans in process of completion.....	6,163.10
Accrued interest on mortgages.....	33.75
Other liabilities, viz.:—	
Mortgage loans.....	49,100.00
Ledger accounts payable.....	2,050.82
Ledger accounts payable, account uncompleted con- tracts, dwellings in process of erection.....	5,558.22
Total.....	\$116,558.65

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
New Britain Trust Co., Stock.....	\$4,500	\$4,500	\$4,500

1. When organized. May 25th, 1899.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$25,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$25,000.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July, 1902.
10. Rate of last dividend. Three per cent. semi-annual.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company? By Directors; no salary.
12. Total amount loaned to date. \$50,034.06.
13. Total amount of loans paid. \$16,163.21.
14. Total amount of loans unpaid and outstanding—Guaranteed, \$12,100.00, unguaranteed. ———.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Commissioner of Building and Loan Associations.
18. Principal place of business. 21 West Main Street, New Britain, Conn.
19. State the sections of country in which outstanding loans have been made. Town of New Britain, Conn.
20. State the sections of country in which loans are now made. Town of New Britain, Conn.

OFFICERS.

Charles J. White, President, New Britain, Conn.

William L. Hatch, Treasurer, New Britain, Conn.

Edwin W. Abbe, Secretary, New Britain, Conn.

Directors:—Edwin W. Abbe, New Britain, Conn.; Charles J. White, New Britain, Conn.; William L. Hatch, New Britain, Conn.; William H. Cadwell, New Britain, Conn.; George H. Sage, Berlin, Conn.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

I, William L. Hatch, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

WILLIAM L. HATCH, Treasurer.

Subscribed and sworn to before me, this 5th day of November, 1902.

MARGARET F. SMITH, Notary Public.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,

BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$673,853.86
Loans on collateral security.....	25,500.00
Stocks and bonds.....	72,326.25
Real estate acquired by foreclosure.....	392,802.52
Expenses on account of foreclosure, including taxes and tax certificates.....	2,688.33
Due from sundry persons.....	5,957.62
Due from banks and bankers.....	946.49
*Accrued interest on loans owned by the company.	
Cash.....	20,794.39
Total.....	\$1,194,869.51

LIABILITIES.

Capital stock paid in.....	\$1,000,000.00
Bills payable.....	150,000.00
Debenture bonds outstanding.....	34,000.00
Due to sundry persons.....	3,539.45
Other liabilities, viz.:—	
Waiting distribution.....	208.36
Coupons due on debenture bonds, but not yet presented	400.00
Profit and loss.....	6,721.70
Total.....	\$1,194,869.51

STATEMENT OF DEBENTURE BONDS ISSUED AND OUT- STANDING.

Series.	Rate per cent.	YEAR WHEN		Amount of Debentures.
		Dated.	Due.	
F	5	July 1, '82	July 1, 1902	\$34,000.00

*Interest accrues mostly in November, December and January, and is not figured as an asset until collected.

Total amount of debentures countersigned..... \$34,000.00

Total liability for debenture bonds, as per statement..... \$34,000.00

Trustees for debentures (if more than one class, state series certified to by each). None.

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.
47 Bonds Manhattan Beach Hotel and Land Co., L't'd..	\$47,000 }	\$34,076.25
28 Bonds Manhattan Beach Hotel and Land Co., L't'd..	11,500 }	
35 Bonds Union Pacific Convertible 4 per cent.....	85,000	88,250.00

1. When organized. 1875.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,000,000.
4. Amount of capital subscribed. \$1,000,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash? \$1,000,000.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? July 1st, 1896.
10. Rate of last dividend. 2 per cent.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? ———.
12. Total amount loaned to date. ———.
13. Total amount of loans paid. ———.
14. Total amount of loans unpaid and outstanding—Guaranteed. None. Unguaranteed. \$673,853.86.
15. Total amount in process of foreclosure. ———.
16. Is the company subject to examination by local State officers. Yes.
17. What officers? Commissioner of Building and Loan Associations of Connecticut and Superintendent of Banks of the State of New York.
18. Principal place of business. New York, N. Y.
19. State the sections of country in which outstanding loans have been made. Minnesota, North and South Dakota, Nebraska, Kansas, Idaho, Montana, Washington, Oregon, New York, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia and South Carolina.
20. State the sections of country in which loans are now made. ———.

OFFICERS.

W. G. Bosworth, President, New York, N. Y.

Edward H. Peaslee, George S. Edgell, Albert N. Parlin, George Wigglesworth and John B. Lunger, Vice-Presidents.

Austin Corbin, Treasurer, New York, N. Y.

C. A. Potter, Secretary and Assistant Treasurer, Brooklyn, Conn.

Directors:—Horace H. Stevens, 2d, Boston, Mass.; George C. Austin, New York, N. Y.; C. S. Hursh, Boston, Mass.; Robert B. Upham, New York, N. Y.; C. A. Potter, Brooklyn, Conn.; Austin Corbin, New York, N. Y.; William G. Bosworth, New York, N. Y.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, Austin Corbin, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained is true to the best of my knowledge and belief.

AUSTIN CORBIN, Treasurer.

Subscribed and sworn to before me, this 3d day of December, 1902.

M. L. SEAMANS, Notary Public.

SOUTHERN MUTUAL INVESTMENT COMPANY,
LEXINGTON, KENTUCKY.
STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$146,026.44
Loans on collateral security.....	161,690.60
Loans on personal security.....	51,750.67
Stocks and bonds.....	85,363.32
Office building.....	72,000.00
Other real estate purchased.....	30,721.89
Furniture and fixtures.....	3,536.74
Current expenses.....	5,310.89
Cash.....	17,663.13
Other assets, viz.:—	
Due from coupon funds.....	81,015.00
Deposit with State of Texas.....	5,461.73
Open accounts.....	9,438.18
Total.....	<u>\$669,978.59</u>

LIABILITIES.

Capital stock paid in.....	\$15,000.00
Reserve and surplus.....	587,014.74
Other liabilities, viz.:—	
General funds not distributed.....	48,364.20
Advance payment.....	19,599.65
Total.....	<u>\$669,978.59</u>

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
United States Bonds.....	\$19,000.00	\$20,987.65	\$20,987.65
Chautauqua 1st Mortgage Bds.		30,000.00	32,000.00
Coupons in Sou. Mut. Inv. Co. to secure indebtedness.....		5,004.09	5,004.09
119 Shares Third National Bank of Lexington, Ky.	11,900.00	11,900.00	11,900.00
12 5 per cent. Gold Bonds of the Dayton and Northern Traction Co.	12,000.00	12,000.00	12,600.00
85 Shares Capital Stock of the Sou. Mutual Inv. Co.	1,750.00	5,471.58	10,500.00

1. When organized. January 30, 1895.
2. Under what State Laws? Kentucky.
3. Authorized capital. \$15,000.00.
4. Amount of capital subscribed. \$15,000.00.
5. Liability of stockholders beyond capital paid in. \$15,000.00.
6. What part of the capital stock is paid in cash. \$15,000.00.
7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? January 1st, 1901.
10. Rate of last dividend. 3 per cent.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.
12. Total amount loaned to date. _____.
13. Total amount of loans paid. _____.
14. Total amount of loans unpaid and outstanding—Guaranteed, \$359,577.53; unguaranteed, _____.
15. Total amount in process of foreclosure. \$1,200.00.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Inspector, appointed by Governor.
18. Principal place of business. Lexington, Kentucky.
19. State the sections of country in which outstanding loans have been made. Nearly all in Central Kentucky.
20. State the sections of country in which loans are now made. Nearly all in Central Kentucky.

OFFICERS.

C. J. Bronston, President, Lexington, Kentucky.

J. D. Purcell, Vice-President, Lexington, Kentucky.

D. B. Jones, Treasurer, Lexington, Kentucky.

A. S. Bowman, Secretary, Lexington, Kentucky.

Directors:—C. J. Bronston, Lexington, Ky.; J. D. Purcell, Lexington, Ky.; D. B. Jones, Lexington, Ky.; A. S. Bowman, Lexington, Ky.; W. J. Longbridge, Lexington, Ky.; J. M. Skam, Lexington, Ky.; Jno. Skam, Lexington Ky.

STATE OF KENTUCKY, }
COUNTY OF FAYETTE, } ss.

I, A. S. Bowman, Secretary, of the aforesaid company, do solemnly swear that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

A. S. BOWMAN.

Subscribed and sworn to before me this 2nd day of January, 1903.

D. G. FALCONER, Notary Public.

THAMES LOAN AND TRUST COMPANY,

NORWICH, CONN.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans on collateral security.....	\$221.00
Loans on personal security.....	9,740.00
Stocks and bonds.....	105,680.00
Current expenses.....	75.58
Cash.....	1,709.18
Total.....	\$117,425.76

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Surplus fund.....	15,616.14
Undivided profits.....	1,789.63
Other liabilities, viz.:—Collection.....	20.00
Total.....	\$117,425.76

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par Value.	Book Value.	Market Value.
50 shares United States Finishing Co., Preferred.	\$5,000.00	\$5,000.00	\$6,250.00
44 shares United States Finishing Co., Common.	4,400.00	3,080.00	3,080.00
26 shares Merchants National Bank of Norwich, Conn.	2,600.00	2,600.00	3,000.00
950 shares Thames Loan and Trust Co., of Norwich, Conn.....	95,000.00	95,000.00	.....

1. When organized. 1870.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$1,000,000.
4. Amount of capital subscribed. \$100,000.
5. Liability of stockholders beyond capital paid in. _____.
6. What part of the capital stock is paid in cash? \$100,000.

7. How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? April 1, 1879.
10. Rate of last dividend. 8 per cent.
11. Do you cause a personal examination of offered security to be made by salaried employees of the company? Not necessary.
12. Total amount loaned to date. _____.
13. Total amount of loans paid. _____.
14. Total amount of loans unpaid and outstanding—Guaranteed, _____; unguaranteed, _____.
15. Total amount in process of foreclosure. None.
16. Is the company subject to examination by local State officers? Yes.
17. What officers? Building and Loan Commissioner. .
18. Principal place of business. Norwich, Conn.
19. State the sections of country in which outstanding loans have been made. _____.
20. State the sections of country in which loans are now made. _____.

OFFICERS.

Charles Bard, President, Norwich, Conn.

J. Hunt Smith, Treasurer and Secretary, Norwich, Conn.

Directors:—Charles Bard, Norwich, Conn.; J. Hunt Smith, Norwich, Conn.; Bela P. Learned, Norwich, Conn.; Willis A. Briscoe, Norwich, Conn.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, } ss.

I, J. Hunt Smith, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

J. HUNT SMITH, Treasurer.

Subscribed and sworn to before me this 20th day of October, 1902.

CHARLES H. PHELPS, Notary Public.

THE WESTERN SECURITY COMPANY,
BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1902.

ASSETS.

Loans secured by first liens on real estate.....	\$16,574.27
Loans on collateral security.....	293.24
Tax sale certificates.....	21,841.61
Other real estate purchased.....	6,269.01
Real estate acquired by foreclosure.....	73,430.17
Expenses on account of foreclosure.....	5,748.93
Current expenses.....	539.33
Due from sundry persons.....	18.29
Due from banks and bankers.....	6,606.77
Other assets, viz.:—	
Advances account tax deeds.....	1,548.31
Sale contracts.....	10,661.70
Profit and loss.....	145,213.36
Total.....	\$288,744.99

LIABILITIES.

Capital stock paid in.....	\$100,000.00
Bills payable.....	10,136.58
Debenture bonds outstanding.....	117,058.01
Accrued interest on debenture bonds.....	61,510.40
Due to branch offices and agents.....	40.00
Total.....	\$288,744.99

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY
TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF		AMOUNT OF	
		Dated.	Due.	Redeem- able.	First Mortgage Loans.	Lands.	Security.	Deben- tures.
A	6	Oct. 1, '87	Oct. 1, '95	.....	.....	.....	.....	\$74,000.00
B	6	Oct. 1, '89	Oct. 1, '95	.....	.....	.....	.....	19,000.00
	6	{ Sundry dates.	In 6 years.	Last bd. due Oct. 24, 1896.	\$11,850.00	\$12,942.21	\$24,792.21	26,058.01

1. When organized. 1874.
2. Under what State Laws? Connecticut.
3. Authorized capital. \$100,000.
4. Amount of capital subscribed. \$100,000.
5. Liability of stockholders beyond capital paid in. None.
6. What part of the capital stock is paid in cash. \$100,000.
7. How much, if any, of the stock owned by its officers is pledged to company as collateral? None.
8. Total amount of its capital stock held by the company as collateral. None.
9. When was last dividend paid? October 1, 1890.
10. Rate of last dividend. 7 per cent. per annum.
11. Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making loans.
12. Total amount loaned to date. \$495,381.
13. Total amount of loans paid. \$383,140.58.
14. Total amount of loans unpaid and outstanding—Guaranteed, \$24,792.21; unguaranteed, \$87,448.21.
15. Total amount in process of foreclosure. \$500.
16. Is the company subject to examination by local State officers? No, but an annual statement of condition has to be filed with Secretary of State.
17. What officers? ———.
18. Principal place of business. Boston, Mass.
19. State the sections of country in which outstanding loans have been made. North and South Dakota, Washington, Kansas, Nebraska, Colorado, Minnesota, Georgia, Florida and Alabama.
20. State the sections of country in which loans are now made. Not now making loans.

OFFICERS.

Francis A. Osborn, President, Boston, Mass.

Lysson Gordon, Treasurer and Secretary, Medford, Mass.

Clarence A. Potter, Assistant Treasurer, Brooklyn, Conn.

Directors:—Francis A. Osborn, Lysson Gordon, Stephen H. Arnold, Providence, R. I.

STATE OF MASSACHUSETTS, } ss.
COUNTY OF SUFFOLK,

I, Lysson Gordon, Treasurer, of the aforesaid company, do solemnly swear, that the foregoing report, and each and everything therein contained, is true, to the best of my knowledge and belief.

LYSSON GORDON, Treasurer.

Subscribed and sworn to before me this 20th day of October, 1902.

WALTER L. BOUVE, Notary Public.

L A W S

RELATING TO

BUILDING AND LOAN ASSOCIATIONS.

L A W S .

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

Sec. 1. Construction of statutes: words and phrases.

In the construction of all statutes of this state, words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly.

1865.
Rev. 1888, §1.

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the general assembly.

1884.
Railroad
company.

The term "banks" shall include all incorporated banks.

Rev. 1875, p. 553,
§8. Banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

Savings Banks.

The term "public buildings" shall include a statehouse, courthouse, countyhouse, townhouse, arsenal, magazine, prison, jail, workhouse, poorhouse, market, or other building belonging to this state, or to any county, town, city, or borough in this state, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, school-house, or other building generally used for literary instruction.

Rev. 1875, p. 553,
§8.
Public build-
ings.

Words importing the singular number may extend and be

1865.
Number.

applied to several persons or things, and words importing the plural number may include the singular.

Gender. Words importing the masculine gender may be applied to females.

Joint authority. Words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them.

**Month.
Year.** The word "month" shall mean a calendar month, and the word "year" a calendar year unless otherwise expressed.

**Oath.
Sworn.** The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm."

**Person—
another.** The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, societies, and associations.

**Preceding,
following,
succeeding.** The words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

**Rev. 1902.
Notice by
publication.** Whenever notice of any action or other proceeding is required, either by statute or by order of court, to be given by publication in a newspaper, the newspaper selected for that purpose, unless otherwise expressly prescribed, shall be one published in this state and having a substantial circulation in the town in which at least one of the parties, for whose benefit said notice is given, resides.

**1881.
Repeal of statute; effect of.** When a statute repealing another is afterwards repealed the first shall not be revived without express words to that effect.

**1881.
Punishments,
penalties, pend-
ing suits, and
prosecutions
not affected by
repeal.** The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

The passage or repeal of an act shall not affect any action then pending.

Sec. 2. When public and special acts take effect.

1581.
Rev. 1883, §418.
1889, ch. 29.

All public acts, except when otherwise therein specially provided, shall take effect on the first day of July following the adjournment of the session of the general assembly at which they are passed, and special acts, unless otherwise therein provided, from the day of their approval.

[Extract from Chapter 71.]

Partition or Sale of Real or Personal Property.**Sec. 1036. Investment of proceeds of sale.**

1576.
Rev. 1888, §780.

Said court shall order the fund realized from such sale to be invested by said trustee, for the benefit of the parties interested in the trust, in such investments authorized by law to be made by the savings banks of this state, as to said court may seem proper.

[Extract from Chapter 84.]

Offenses Against Private Property.**Sec. 1201. Unlawful waste on mortgaged premises.**

1879.
Rev. 1888, §1445.

Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in, such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

[Extract from Chapter 91.]

Frauds and False Pretenses.1874, 1878.
Rev. 1868, §1579.**Sec. 1412. Embezzlement by public officer and others.**

Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, and every trustee under a testamentary or express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

[Extract from Chapter 147.]

Special Taxes on Corporations.

1889, ch. 248, §2.

Sec. 2455. Definition of investment company.

The term investment company as used in this chapter shall include all corporations which have power to, and do, sell or negotiate their own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments or as a business.

1889, ch. 248, §3.

Sec. 2456. Choses in action of investment companies, how far taxable.

All debentures or other choses in action issued by any such investment company prior to August first, 1889, shall continue to be taxable or nontaxable according to the law at the time when the same were issued, unless the same shall be made exempt from taxation as in section 2325 provided; but all debentures or other choses in action issued by any such company on or after August first, 1889, shall be taxable in the hands of the holder, any provision in the charter of the company notwithstanding, unless the same are made exempt from taxation as in said section 2325 provided; and no such company shall issue any of its own debentures which purport upon their face to be nontaxable unless they are made so under the provisions of said section 2325.

Sec. 2457. Their choses not to be sold without certificate. Bond. No corporation organized under any special or general law of this or any other state or territory shall by its agents or otherwise engage or aid in any manner in this state in selling or negotiating any choses in action, made, issued, or guaranteed, by any person or investment company chartered by or organized under the laws of this or any other state or territory, payment of which is secured by mortgages on real estate situated in any other state or territory, or by pledges of such mortgages, until it has procured from the state treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this state as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other state or territory, or is secured by a pledge of such mortgages, or both, during said period of one year; *provided, however,* that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this state, until such corporation shall have executed and filed with the treasurer of the state a bond with satisfactory surety in a sum not less than five hundred dollars nor more than five thousand dollars, as said treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by section 2458. 1899, ch. 248, §4.

Sec. 2458. Returns by and taxes on investment companies. The treasurer, or if there is no treasurer then the secretary, of every corporation which shall be authorized to transact such business as provided in section 2457, unless its stock is taxed under the laws of this state, shall annually, within the first ten days of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all such choses in action as described in section 2457 sold or negotiated by such corporation in this state during the year preceding the first day of January, and which were secured by mortgages on real estate situated 1889, ch. 248, §5.

in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of section 2325. And every such corporation shall annually, on or before the twentieth day of January, pay to the state a sum equal to one per cent. on the aggregate amount of all such choses in action so sold or negotiated in this state during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of section 2325. Said sum when so paid shall be in lieu of all other taxes on the personal property of said corporation which is used exclusively in its said business in this state.

1889, ch. 248, §6.

Sec. 2459. Investment broker defined. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other state or territory, and payment of which is secured by mortgages on real estate situated in any other state or territory, or by pledges of such mortgages, shall be an investment broker.

1889, ch. 248, §7.

Sec. 2460. Investment broker not to act without bond and certificate. No person shall act as an investment broker, until he has procured from the state treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section 2457, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section 2457 for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the treasurer of the state a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by section 2461.

Sec. 2461. Returns by and taxes on investment brokers. Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section 2459, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of section 2325. Such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per cent. on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds, which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of section 2325, but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections 2457 and 2458.

Sec. 2462. Penalty for illegal sale by investment broker. Every investment broker, who without being first authorized by the state treasurer shall sell or negotiate any such chose in action as is described in sections 2457 and 2459, and which has not been previously made exempt from taxation as provided in section 2325, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. The sale of every single bond or other chose in action, or the attempt to sell the same, by any such investment broker, shall be a separate offense under this section.

Sec. 2463. Board to correct returns of investment companies. The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular

1889, ch. 248, §8.
1893, ch. 207, §1.

1889, ch. 248, §10.

1889, ch. 248, §11.
1893, ch. 207, §3.

day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by sections 2458 and 2461, regarding investment companies and brokers, and hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person. The valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this chapter regarding investment companies and brokers shall be paid according to such provisions.

1889, ch. 248, §14.

Sec. 2464. Inconsistencies as to investment companies repealed. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent with the provisions of this chapter regarding investment companies and brokers, whether contained in the general statutes or in the charter of an investment company incorporated by this state, is hereby repealed, and to that extent the provisions of this chapter regarding investment companies and brokers shall be an amendment to the charter of each of said companies; but it shall not be necessary for said companies, or any of them, to accept said amendment.

1889, ch. 248, §12.

Sec. 2465. Penalties for failure to make returns and payments. Every person who shall fail to return to the comptroller, as prescribed in any section of this chapter, any statement by such section required to be returned shall, except in cases for which a different penalty has been before in this chapter provided, be fined five hundred dollars; and every corporation or person required by any section of this

chapter to make any payment to the state, who shall fail to make it within the time therein limited, shall, except in cases for which a different penalty has been before in this chapter provided, forfeit to the state twice the amount required for such payment.

[Extract from Chapter 201.]

Savings Banks.

Sec. 3428. Investments by savings banks. Savings banks may invest their deposits and surplus as follows: (1) not exceeding twenty per cent. thereof in notes secured by the pledge of stocks or bonds as collateral, *provided*, such stocks or bonds shall have paid dividends or interest of not less than three per cent. per annum during the two years next preceding that in which the respective loan is made; or by the pledge of any stocks, bonds, or other obligations which, under the provisions of this section, can be purchased by savings banks; (2) not exceeding twenty per cent. thereof in notes, each of which shall be the joint and several obligation of two or more parties, all residents of this state; (3) in the bonds of the United States, the District of Columbia, any of the New England states, or any of the states of New York, New Jersey, Pennsylvania, Delaware, Maryland, Ohio, Kentucky, Michigan, Indiana, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Nebraska, Kansas, California, Colorado, and Oregon; (4) in the bonds of any city in the New England states, or in the state of New York, of Newark, Paterson, and Trenton in the state of New Jersey, of Philadelphia in the state of Pennsylvania, of Cincinnati, Cleveland, Columbus, Dayton, and Toledo in the state of Ohio, of Louisville in the state of Kentucky, of Detroit in the state of Michigan, of Chicago in the state of Illinois, of Milwaukee in the state of Wisconsin, of St. Louis in the state of Missouri, or of Omaha in the state of Nebraska; (5) in the obligations of any of the counties, towns, cities, boroughs, and school districts in this state; (6) in the capital stock of any bank or trust company located in this state, or

1858, 1859, 1867,
1868, 1876, 1890,
1883,
Rev. 1868, §1800.
1889, ch. 224.
1893, ch. 226.
1897, ch. 217.
1899, ch. 144, §1.
1901, ch. 48, §1.

in the city of New York in the state of New York, or in Boston in the state of Massachusetts; (7) in the bonds of any other incorporated city located in any of the states mentioned in this section having not less than twenty thousand inhabitants, as ascertained by the United States or state census, or any municipal census taken by authority of the state, next preceding such investment; *provided*, the amount of the bonds of such city, including the issue in which such investment is made, and its proportion, based on the valuations contained in the assessment for taxation next preceding such investment, of the county and town debt, after deducting the amount of its water debt and the negotiable securities in the sinking funds which are available for payment of its bonds, does not exceed seven per cent. of the valuation of property in such city as assessed for taxation next preceding such investment; and *provided, further*, that the state or city issuing such bonds has not defaulted payment of any of its funded indebtedness or interest thereon within fifteen years next preceding the purchase of such bonds by the savings bank; but this section shall not be held to authorize the investment of any funds in any "special assessment bonds" or "improvement bonds," so called, which are not direct and primary obligations of the city issuing the same; (8) in the bonds of any railroad company organized under the laws of any of the states mentioned in this section, and which bonds are secured by a first mortgage as the only mortgage security given by such railroad company upon some portion of the railroad owned by it, or given by a railroad company, a majority of the capital stock in which is owned by the railroad company issuing such bonds, upon some portion of the railroad owned by it but leased or operated by the railroad company issuing such bonds, and which portion of such railroad in either case shall be located wholly or in part in one or more of the states mentioned in this section, *provided* the entire railroad of such company is located wholly within the United States; in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such

bonds to retire the entire funded debt of such company; *provided*, that in every case such company shall have paid each year, for a period of not less than five years next previous to such investment, in addition to the interest on its funded indebtedness, dividends of not less than four per cent. per annum upon its entire capital stock outstanding; and *provided further*, that said outstanding capital stock at the time of such investment equals or exceeds in amount one-third of the entire outstanding issue of such bonds; (9) in the bonds of the following-named railroad companies, viz.: Boston and Albany railroad company, Boston and Lowell railroad company, Boston and Maine railroad company, Concord and Montreal railroad company, Fitchburg railroad company, Harlem River and Portchester railroad company, Maine Central railroad company, New England railroad company, New York and New England railroad company, New York, New Haven and Hartford railroad company, and Old Colony railroad company; also in the following securities: Central railroad company of New Jersey general mortgage five per cent. gold bonds, due July 1, 1987; Burlington, Cedar Rapids and Northern railway company system, Cedar Rapids, Iowa Falls, and Northwestern railway consolidated first mortgage five per cent. bonds, due October 1, 1921, and Burlington, Cedar Rapids and Northern railway company consolidated first mortgage and collateral trust five per cent. bonds, due April 1, 1934; Great Northern railway company system, St. Paul, Minneapolis and Manitoba railway company, Montana Extension, four per cent. bonds, due June 1, 1937, Pacific Extension mortgage four per cent. bonds, due July 1, 1940; Montana Central railway company first mortgage five per cent. and six per cent. bonds, due July 1, 1937, and Wilmar and Sioux Falls railway company first mortgage five per cent. bonds, due June 1, 1938; Illinois Central railroad company system, Chicago, St. Louis, and New Orleans railroad company consolidated mortgage five per cent. and three and one-half per cent. bonds, due June 15, 1951; Chicago and Northwestern railway company system, Chicago, St. Paul, Minneapolis, and Omaha railway company con-

solidated mortgage six per cent. bonds, due June 1, 1930, and in the mortgage bonds heretofore issued which said consolidated mortgage six per cent. bonds are to retire at maturity; Chicago and Eastern Illinois railroad company, general consolidated and first mortgage five per cent. bonds, due November 1, 1937, and in the mortgage bonds heretofore issued which said general consolidated and first mortgage five per cent. bonds are to retire at maturity; Minneapolis and St. Louis railroad company, first and refunding mortgage four per cent. bonds, due March 1, 1949, and in the mortgage bonds heretofore issued which said first and refunding bonds are to retire at maturity; Milwaukee and Northern railroad company consolidated mortgage six per cent. bonds, due June 1, 1913, and in the mortgage bonds heretofore issued which said consolidated mortgage six per cent. bonds are to retire at maturity; (10) in any general or consolidated mortgage bonds issued by any of the following-named railroad companies to retire all of the outstanding prior mortgage bonds secured upon the property covered by such general or consolidated mortgage: Chicago and Northwestern railway company, Chicago, Burlington and Quincy railroad company, Chicago, Milwaukee and St. Paul railway company, Chicago, Rock Island and Pacific railway company, Chicago and Alton railroad company, Cleveland and Pittsburg railroad company, Lake Shore and Michigan Southern railroad company, Michigan Central railroad company, Morris and Essex railroad company, New York Central and Hudson River railroad company, Pennsylvania railroad company, St. Paul, Minneapolis and Manitoba railway company, Eastern railway company of Minnesota, northern division, and in the mortgage bonds hitherto issued which such consolidated or general mortgage bonds are to retire at maturity; *provided*, that at no time within five years next preceding the date of such investment in such general or consolidated mortgage bonds issued by any of the railroad corporations last named shall such railroad corporation have failed to pay regularly and punctually the principal, at maturity or as extended, and interest on all its mortgage indebtedness, and, in addition thereto, dividends

upon all its outstanding capital stock during the preceding five years; and *provided further*, that at the date of every such dividend the outstanding capital stock of such railroad corporation shall have been equal to at least one-third of the total mortgage indebtedness of such railroad corporation, including all bonds issued or to be issued under any mortgage securing any bonds in which such investment shall be made. •No bond of any railroad corporation named in this section shall be a legal investment for a savings bank when such corporation, or the system of which it is a part, shall fail to pay dividends on all of its capital stock; and this section shall not be held to authorize any investment in the bonds of any corporation operating its railroad exclusively by any means other than steam as a motive power, or in the bonds of any street railway company. All other investments shall consist of deposits in incorporated banks or trust companies located in this state, or in the states of New York, Massachusetts, or Rhode Island, or of loans secured by mortgage on unincumbered real estate situated in this state (except as provided in section 3429) worth double the amount of the loan secured thereon.

Sec. 3429. When mortgages may be made in adjoining states. Any savings bank in the towns of Putnam, Brooklyn, and Killingly may loan on land located in the county of Providence in the state of Rhode Island; any savings bank in the town of Ridgefield may loan on land located in the county of Westchester in the state of New York; any savings bank in the town of Enfield or in the town of Stafford may loan on land located in the county of Hampden in the state of Massachusetts; and any savings bank in the town of Woonsocket may loan on land located in the county of Washington in the state of Rhode Island.

1876, 1880.
Rev. 1889, §1800.
1889, ch. 224.
1893, ch. 229.
1897, ch. 146, §1.
1901, ch. 48, §1.

Sec. 3430. Appraisal of real estate security. When any loan is made by a savings bank upon real estate security, the security shall be appraised by two or more suitable persons, well known in the community where such loan is made, one of whom shall be a trustee of the bank making the loan. Such appraisal shall express upon its face the

1875.
Rev. 1888, §1801.
1893, ch. 229, §2.
1897, ch. 217, §2.
1899, ch. 146, §2.
1901, ch. 31.

amount at which such property is appraised, and, together with a certificate of title or a title insurance policy, shall be lodged and kept with the institution making such loan.

1879.
Rev. 1888, §1803.
1899, ch. 146, §3.

Sec. 3431. Loans to corporations and societies regulated. No loan shall be made by any savings bank to any corporation or association or ecclesiastical society, secured by a mortgage upon its property, unless the same shall be accompanied by the individual guaranty of some responsible party or parties, or by other collateral security of value equal to the amount of the sum loaned. The directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible for any loss to the full extent of such loan.

CHAPTER 224.

Building and Loan Associations.

Domestic Corporations.

1895, ch. 237, §1.

Sec. 4002. Definition. A corporation for the purpose of accumulating the savings of its members, and loaning the same to its members, shall be known in this chapter as a building and loan association. Such associations organized under the laws of this state shall be known as domestic associations, and those organized under the laws of other states or territories as foreign associations. Such associations may be organized and conducted under the general laws of this state relating to corporations, Minn., except as otherwise provided in this chapter. railway c

1895, ch. 237, §2.

Sec. 4003. Powers of such corporations. Every such corporation which may hereafter be organized shall have power: (1) to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as its constitution and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no

member shall be entitled to vote on more than one share in any such corporation; (2) to collect from members such fees, dues, fines, interest, and premiums on loans made, as may be provided for in its constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; (3) to permit members to withdraw all or part of their stock deposits at such times and upon such terms as its constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per cent. per annum from the date of maturity until paid; *provided*, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; (4) to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; (5) to acquire, hold, incumber, and convey such real estate and personal property as may be necessary for the transaction of its business or to enforce or protect its securities; (6) to borrow money, not exceeding ten per cent. of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; (7) to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured stock, to any other building and loan association incorporated under the laws of this state; (8) to make loans to members on first mortgage real estate security situated in this state, or on its own stock, on such terms and conditions as may be provided in its constitution and by-laws; (9) to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws; (10) to accumulate from the earnings a reserve fund, as hereinafter provided for, for the payment of contingent losses; (11) to make such annual or more frequent distribution of the earnings as its constitution and by-laws may provide; (12) to dissolve the corpora-

tion when its continuance shall be decided by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members; (13) to provide by constitution and by-laws, adopted by its members, for the proper exercise of the powers herein granted, and the conduct and management of its affairs.

1895, ch. 237, §3.

Sec. 4004. Deposit and withdrawal of funds. Officers' bonds. The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company or trust companies, in the name of such corporation; such funds shall then be withdrawn only by check, signed by the president and treasurer, or such other officers as the board of directors may designate. The treasurer's bank book shall be open to the inspection of any director at any proper time. Every officer of any such corporation who has charge or possession of money, securities, or property, shall give a bond with surety to the satisfaction of the board of directors before entering upon his duties, for the faithful performance of the same, and the safe-keeping and proper application of all moneys and property coming into his hands. Every such officer, on being re-elected to office, shall renew his bond, and the bond may be increased or additional sureties required at any time by the board of directors. Directors shall not be eligible as sureties, and shall be individually liable for any loss to members caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

1895, ch. 237, §4.

Sec. 4005. Fund for contingent losses. Investments. The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per cent. of the net earnings shall be set aside each year to such fund until it reaches at least five per cent. of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in such fund falls below five cent. of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per cent. of the annual net earnings, as hereinbefore provided, until it again reaches said amount. All balance

of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 3428.

Sec. 4006. Retirement of shares. The directors ^{1895, ch. 237, §5.} may, at their discretion, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss, and that shares pledged for share loans shall be treated as unpledged shares.

Sec. 4007. Acceptance of foregoing provisions. Any ^{1895, ch. 237, §7.} domestic building and loan association doing business in this state on June twenty-sixth, 1895, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of sections 4002, 4003, 4004, 4005, and 4006.

Foreign Associations.

Sec. 4008. Filing of charter. Service of process. ^{1895, ch. 174, §1.}
Annual statement. License. No foreign building and loan association shall do business in this state until it shall have filed with the commissioner on building and loan associations: (1), a certified copy of its charter and of its constitution and by-laws; (2), a copy of a resolution of its board of directors, appointing said commissioner and his successors in office its agent, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon said commissioner and a copy thereof be mailed by said commissioner addressed to such association at its home office, then such service and mailing of process shall have the same effect as a personal

service on such association in this state; and (3), on or before the first day of March in each year, a statement of its business standing and financial condition on the preceding thirty-first day of December, signed and sworn to by its president and secretary, or by three directors, before a notary public. And no such association shall do business in this state until it has been licensed by said commissioner as provided in section 4009.

1895, ch. 174, §2.

Sec. 4009. Duty of commissioner. Appeal. Said commissioner shall receive and file the papers mentioned in section 4008, and shall thoroughly examine the annual reports submitted by foreign building and loan associations. If said commissioner becomes satisfied, after an examination, that such an association desiring to do business in this state is solvent and conducting its business according to law, he shall issue a license to such association for a period of one year, *provided* that such association has complied with the provisions of law concerning such associations; but, if it is found to be insolvent, or to be illegally conducted, the commissioner shall refuse to issue the license. Should said commissioner refuse to grant a license to any association applying therefor that has complied with the provisions of law, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

1895, ch. 174, §3.

Sec. 4010. Injunction against doing business. Said commissioner shall make an annual examination of the securities, records, books, and accounts of every foreign building and loan association doing business in this state, and file a report of such examination in his office. If it shall appear to said commissioner that any such association licensed to do business in this state has violated its charter, or is conducting its business in an unsafe and unauthorized way, he shall, by an order under his hand and official seal, addressed to such association, direct a discontinuance of such unauthorized and unsafe practice; and, whenever it shall appear to said commissioner that it is unsafe and inexpedient for such association to continue business in this

state, he may apply to any court or judge having jurisdiction, for an injunction restraining such association from doing business in this state; and such court or judge may grant said injunction, after reasonable notice to such association.

Sec. 4011. Penalty. Every person or corporation ^{1885, ch. 174, §5.} violating any provision of sections 4008, 4009, and 4010, shall be fined not less than one hundred dollars nor more than one thousand dollars.

Commissioner on Building and Loan Associations.

Sec. 4012. Appointment. The governor shall, during ^{1897, ch. 178, §1.} each regular session of the general assembly, nominate, and with the advice and consent of the senate, appoint some suitable person who shall not be a director, officer, or agent of any building and loan association, to be a commissioner on building and loan associations, who shall, unless sooner removed by the governor for cause, hold his office for two years from the first day of July following his appointment. Vacancies may be filled by the governor until the next regular session of the general assembly, when they shall be filled by the governor, with the advice and consent of the senate.

Sec. 4013. Duties. It shall be the duty of said commissioner to visit and examine annually or oftener every domestic and foreign building and loan association and mortgage investment company transacting business in this state, and the powers and duties of the commissioner in relation to such building and loan associations and mortgage investment companies, foreign or domestic, shall be the same as are now granted and imposed by law to and on the bank commissioners. ^{1897, ch. 178, §2.}

Sec. 4014. Apportionment of salary and expenses. Forfeiture. ^{1897, ch. 178, §3.} The comptroller shall apportion the salary and expenses of said commissioner among the foreign and domestic building and loan associations and mortgage investment companies doing business in this state, in propor-

tion to the aggregate amount of the assets of each of the building and loan associations, according to their average, as nearly as can be ascertained, for the year preceding, and in proportion to the aggregate amount of the capital stock and surplus of each mortgage investment company; but the amount assessed against any domestic association or company shall not exceed an amount equal to one-eightieth of one per cent. of the said assets. The comptroller shall notify each by mail of the amount apportioned to it, and it shall pay the same to the state within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the state.

1897, ch. 178, §4.

Sec. 4015. Foreign associations to pay expenses.

Each foreign association or company shall also pay the actual expenses of said commissioner while making the examination provided for in section 4013.

INDEX.

BUILDING AND LOAN ASSOCIATIONS.

DOMESTIC.

	Page.
Bridgeport Savings and Loan Association, Bridgeport, Conn.....	19
The Connecticut Building and Loan Association, Hartford, Conn..	24
The Co-operative Savings Society of Connecticut, Hartford, Conn.	31
The First Meriden Mutual Benefit Building and Loan Association, Meriden, Conn.....	37
Fourth Meriden Mutual Benefit Building and Loan Association, Meriden, Conn.....	41
The Hartford Building and Loan Association, Hartford, Conn....	45
Meriden Permanent Building and Loan Association, Meriden, Conn.	50
Middletown Building and Loan Association, Middletown, Conn....	54
New Britain Co-operative Savings and Loan Association, New Britain, Conn.....	58
New Haven Building and Loan Association, New Haven, Conn....	63
New Haven Progressive Building and Loan Association, New Haven, Conn.....	67
Norwalk Building, Loan, and Investment Association, South Nor- walk, Conn.....	71
Rockville Building and Loan Association, Rockville, Conn.....	75
Second Meriden Mutual Benefit Building and Loan Association, Meriden, Conn.....	79
Stamford Co-operative Building and Loan Association, Stamford, Conn.....	83
Willimantic Building and Loan Association, Willimantic, Conn..	87

FOREIGN.

Industrial Savings and Loan Company, New York, N. Y.....	93
--	----

MORTGAGE INVESTMENT COMPANIES.

	Page.
The Bridgeport Land and Title Company, Bridgeport, Conn.....	103
The Eastern Banking Company of Hartford, Boston, Mass.....	105
Equitable Trust Company, New London, Conn.....	108
The Middlesex Banking Company, Middletown, Conn.....	110
The New Britain Real Estate and Title Company, New Britain, Conn.	113
The New England Mortgage Security Company, Brooklyn, Conn..	115
The Southern Mutual Investment Company, Lexington, Ky.....	118
The Thames Loan and Trust Company, Norwich, Conn.....	120
The Western Security Company, Boston, Mass.....	122



